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The Commonwealth of Massachusetts
DIVISION OF BANKS AND LOAN AGENCIES



Mass. Div. of Banks and Loan Agencies
ANNUAL REPORT
OF THE
COMMISSIONER OF BANKS
FOR THE
Year Ending April 30, 1961

SECTION A
RELATING TO
CO-OPERATIVE BANKS AND
SAVINGS AND LOAN ASSOCIATIONS

The Commonwealth of Massachusetts
DIVISION OF BANKS AND LOAN AGENCIES
150 CAUSEWAY STREET, BOSTON

Commissioner of Banks
EDWARD A. COUNIHAN, III

Deputy Commissioner of Banks
DANIEL J. O'CONNOR

Chief Director of Bank Examinations
PATRICK J. MOYNIHAN, C. P. A.

Director of Co-operative Bank Examinations
DAVID J. COLEMAN

Assistant Director of Co-operative Bank Examinations
WILLIAM A. WARREN

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LAURIE A. EBACHER

Attorney
JOHN P. CLAIR

Mass.
Pub. Doc. 8
1961

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EDWARD A. COUNIHAN, III
Commissioner of Banks

CO-OPERATIVE BANKS

As of April, 1961 there were 173 Co-operative Banks in operation in this Commonwealth. Pertinent statistical data concerning these banks as of the close of business April, 1961 is as follows:

	<i>Amount</i>	<i>Per Cent to Total Assets</i>
Total Assets	\$1,276,059,748.05	
Increase in Assets for the Fiscal Year	74,886,205.97	
Total Investments in Loans Secured by First Mortgages	1,038,040,397.46	81.35
Total Direct Reduction Mortgage Loans	797,991,329.88	62.54
Total G.I. Loans	180,991,361.19	14.18
All Other Types of Real Estate Loans	59,057,706.39	4.63
Liquidity as Represented by Cash, Due from Banks and Bonds and Notes	197,004,943.05	15.44
Capital Accumulated by Deposits on Shares and Other Accounts	1,118,511,931.75	87.65
Reserve Accounts Available for Losses	*105,096,417.97	8.24

*This figure (\$105,096,417.97) represents 9.40% of the total share capital.

The above figures, pertaining to the Co-operative Bank Industry in this Commonwealth, disclose a substantial increase for the fiscal year ending April, 1961. The growth and progress shown is one of the most gratifying performances in the eighty-four years' existence of the Co-operative Banks. In the thrift and home-financing field, these Banks continue to serve a large segment of the citizenry, and have contributed much to the economy of this Commonwealth. Their strong position offers conclusive evidence of the dedicated efforts of Directors, Officers and Employees to their respective responsibilities.

LEGISLATION ENACTED RELATING TO CO-OPERATIVE BANKS

ACTS OF 1960

<i>Chapter</i>	<i>Amendment to:</i>	<i>Description</i>
422	G.L., C. 167, s. 51	Broadening the authority to make loans on mortgages of leasehold interests insured by the Federal Housing Administration.

ACTS OF 1961

<i>Chapter</i>	<i>Amendment to:</i>	<i>Description</i>
105	G.L., C. 167, s. 48	Authorizing savings and loan associations to pay deposits directly to minors or others on their order.
108	Acts of 1945, C. 46, s. 1	Removing the termination date in the act which authorizes the making and acquiring of loans to veterans guaranteed by the Administrator of Veterans' Affairs.
226	G.L., C. 167, s. 5	Further regulating the removal of certain bank officers for the violation of certain banking laws.
269	G.L., C. 167, s. 18A (new)	Regulating the advertising by banks of anticipated interest or dividend rates.
333	G.L., C. 170, s. 13, 16, 24	Authorizing co-operative banks to issue shares with a maturity value of one hundred dollars.

THE CO-OPERATIVE CENTRAL BANK

As of the close of business April 30, 1961, the aggregate assets of this Corporation amounted to \$28,528,790.32. These assets are divided between the liquidity reserve fund, amounting to \$11,951,885.79, and the share insurance fund of \$16,576,904.53.

The Co-operative Central Bank was established by an Act of Legislature in 1932, and its powers were broadened by a further Act of Legislature in 1934, which created the Share Insurance Fund. Under the provisions of statute, it is wholly owned and administered by all Co-operative Banks incorporated under the laws of Massachusetts. The Co-operative Central Bank serves a dual purpose for the 173 Co-operative Banks—namely, to provide cash to a Co-operative Bank in an emergency, and to protect in full against loss the savings of the account-holders of its member Banks. This Corporation, which has been in operation for over twenty-nine years, has proved to be an effective bulwark during periods of economic stress, while also providing insurance for deposit balances in the Co-operative Banks of this Commonwealth.

CO-OPERATIVE BANKS EMPLOYEES' RETIREMENT ASSOCIATION

The Co-operative Banks Employees' Retirement Association was created by an Act of Legislature in 1945 and was established for the purpose of providing pensions for eligible employees of the participating banks who retire on account of age or disability. The law defines eligible employees as employees of Co-operative Banks established under the laws of this Commonwealth, the Co-operative Bank League of Massachusetts and the Co-operative Central Bank. As of April 30, 1961, the assets of this Association amounted to \$2,274,755.10. As of this date there were 108 Banks which were members of this Association and 525 eligible employees.

SAVINGS AND LOAN ASSOCIATIONS

There are, in this Commonwealth, three state-chartered Savings and Loan Associations, all of which are located in the Southeastern section of the Commonwealth. These Associations operate under agreements of association in the form of voluntary trusts. The Commissioner of Banks has supervision over these Associations in accordance with the provisions of Section 34 of Chapter 93 of the General Laws. As of the close of business December 31, 1960, these Associations had aggregate assets in the amount of \$3,155,371 representing an increase of \$73,158 during the fiscal year.

ABSTRACTS OF THE ANNUAL REPORTS
OF
CO-OPERATIVE BANKS
SHOWING
LOCATIONS OF MAIN OFFICES AND BRANCHES
NAMES OF OPERATING OFFICERS AND DIRECTORS
AND
MEMBERS OF THE SECURITY COMMITTEE

ABINGTON**North Abington Co-operative Bank
6 Harrison Avenue**

Date of Incorporation, March 28, 1888
Began Business, April 4, 1888

Regular meeting for receipt of moneys the first
Wednesday of each month.

Francis S. Murphy <i>President</i>	George D. Witherell <i>Treasurer</i>
Mildred M. Curtis <i>Assistant Treasurer</i>	Herbert W. Pendleton

Directors

*S. W. Feener	M. T. Lydon
G. F. Garrity	F. S. Murphy
*J. C. Hohman	E. J. Orlosky
J. Ingle	M. L. Ripley
F. B. Irwin	J. R. Wheatley
K. H. Johnson	*D. C. Wilder
A. Lelyveld	G. D. Witherell

ADAMS**Adams Co-operative Bank
20 Center Street**

Date of Incorporation, December 17, 1895
Began Business, March 10, 1896

Regular meeting for receipt of moneys the second
Tuesday of each month.

Edward H. Arnold <i>President</i>	Harry J. Sheldon <i>Treasurer</i>
Robert L. Barschdorf <i>Assistant Treasurer</i>	

Directors

*E. H. Arnold	W. H. Shaw
*H. Blanchette, Jr.	*H. J. Sheldon
*J. J. Bloniarz	W. Young
G. J. Palmer	

AMESBURY**The Amesbury Co-operative Bank
12 Market Street**

Date of Incorporation, April 10, 1886
Began Business, May 1, 1886

Regular meeting for receipt of moneys the first
Monday of each month.

Edward W. Gould <i>President</i>	Leslie C. Tuxbury <i>Treasurer</i>
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Directors

*C. C. Chipman	H. I. Main
*R. B. Fraser	A. Richer
E. W. Gould	*L. C. Tuxbury
*E. D. Hanley	H. M. Watkins
*T. O. Lamprey	

ARLINGTON**The Arlington Co-operative Bank
699 Massachusetts Avenue**

Date of Incorporation, October 30, 1889
Began Business, November 14, 1889

Regular meeting for receipt of moneys the second
Tuesday of each month.

Walter T. Chamberlain <i>President</i>	R. Curtis Hamilton <i>Treasurer</i>
Richard A. Jones <i>Assistant Treasurer</i>	

Directors

N. G. Anderson	W. D. Israel
D. J. Buckley, Jr.	*A. A. Kimball
*W. T. Chamberlain	A. W. Wunderly
H. M. Estabrook	A. P. Wyman
R. C. Hamilton	*A. O. Yeames
D. K. Irwin	

ATHOL**Athol Co-operative Bank
90 Exchange Street**

Date of Incorporation, July 1, 1889
Began Business, July 15, 1889

Regular meeting for receipt of moneys the third
Monday of each month.

John W. Campbell <i>President</i>	Howard W. Grimes <i>Treasurer</i>
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Directors

*J. W. Campbell	S. L. Morse
R. L. Dexter	*R. P. Mullen
E. T. Fredette	C. E. Rowe
M. N. Gould	B. Rubino
H. W. Grimes	W. A. Thorp
G. E. Grover	R. M. Tyler
J. J. Jasins	C. E. Worrick
*J. H. McIntosh	

ATTLEBORO**Attleborough Co-operative Bank
124 Bank Street**

Date of Incorporation, July 18, 1892
Began Business, August 17, 1892

Regular meeting for receipt of moneys the third
Wednesday of each month.

Thomas E. Fuller <i>President</i>	Thelma D. Libby <i>Treasurer</i>
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Directors

M. E. E. Ashley	W. C. Conro
J. D. Baer	E. F. Fuller
*C. J. Brigham	*T. E. Fuller
R. I. Clark	*J. B. Moulton
*H. F. Conant	

AUBURN**Auburn Co-operative Bank**
42 Auburn StreetDate of Incorporation, May 29, 1951
Began Business, May 29, 1951Regular meeting for receipt of moneys the last
business day of each month.Robert W. Stone
*President*Alma B. Johnson
*Treasurer*Donald M. Ward
*Assistant Treasurer**Directors**H. E. Barriere
G. H. Campbell
C. J. Carr
D. B. Davis
*J. R. Hoey
C. W. Holstrom
J. J. JacobsonA. B. Johnson
J. H. Lewis
F. A. Pierce
*J. E. Riley
*R. W. Stone
D. M. Ward**AVON****Avon Co-operative Bank**
1 East Main StreetDate of Incorporation, February 24, 1914
Began Business, March 5, 1914Regular meeting for receipt of moneys the first
Thursday of each month.Anthony Marino
*President*Frank H. Kiel
*Treasurer*Harold E. Smith
*Assistant Treasurer**Directors*R. B. Clow
*J. B. Collins
R. E. Curran
*M. J. Diauto
H. C. Gilgan
F. H. Kiel
*A. Marino*R. D. Nelson
*R. A. Prior
G. F. Reynolds
H. E. Smith
J. H. Sullivan
C. J. Tougas
G. L. Wainwright**BARNSTABLE****Hyannis Co-operative Bank**
West Main Street and Scudder AvenueDate of Incorporation, March 11, 1925
Began Business, April 18, 1925**Branch Office****Main Street and South Orleans Road, Orleans**Regular meeting for receipt of moneys the eight-
eenth day of each month.A. Harold Castonguay
*President*Lillian Olsen
*Treasurer*Joseph W. Higgins
*Assistant Treasurer**Directors*G. C. Besse
A. H. Castonguay
*C. M. Chase
*W. B. Chase
W. B. Crosby, Jr.
*J. W. Higgins
L. R. MacIvorR. Makepeace
J. A. Nickerson
*W. E. C. Perry
*T. J. Powers
W. C. Scudder
*E. E. Sparrow
*R. A. Welsh**BELMONT****Waverley Co-operative Bank**
30 Church StreetDate of Incorporation, April 16, 1896
Began Business, April 16, 1896Regular meeting for receipt of moneys the second
Monday of each month.Walter E. Boright
*President*Walter E. Boright
*Treasurer*Edith L. Munroe
*Assistant Treasurer**Directors**E. D. Allen
*W. E. Boright
M. J. Farrell
G. M. Fenollosa
*R. B. Gates
E. V. KevilleF. J. Lally
H. M. Mostrom
A. L. Taylor
R. H. W. Welch, Jr.
L. W. Williamson**BEVERLY****The Beverly Co-operative Bank**
254 Cabot StreetDate of Incorporation, August 25, 1888
Began Business, September 18, 1888Regular meeting for receipt of moneys the third
Tuesday of each month.Russell P. Brown
*President*Herbert C. Noren
*Treasurer*Preston E. Woodberry
*Assistant Treasurer**Directors*R. E. Alt
*C. H. Barter
H. C. Booth
*R. P. Brown
*M. G. Grey
H. W. Lee
W. L. Moody
*L. MorganJ. P. Nixon
H. C. Noren
E. H. Ober
B. W. Phillips
P. Scott
*R. L. Spiller
W. C. Tannebring**BOSTON****Beacon Co-operative Bank**
1918B Beacon Street (Brighton District)Date of Incorporation, September 11, 1958
Began Business, October 1, 1958Regular meeting for receipt of moneys the last
business day of each month.Theodore Feinstein
*President*Jacob Stone
Treasurer

Elliot Fleisher

Michael LoPresti
*Assistant Treasurers**Directors*J. Burnbaum
*C. J. Caterino
*G. Clayman
S. Dane
R. Epstein
T. Feinstein
A. Frank
*J. M. GlassmanG. I. Glunts
*M. Kamin
J. Liner
J. Rosenfield
J. Stone
*A. J. Tambone
N. S. Weinberg

BOSTON**Bellevue Co-operative Bank**
1856 Centre Street (West Roxbury District)Date of Incorporation, January 5, 1921
Began Business, January 17, 1921Regular meeting for receipt of moneys the third
Monday of each month.Franklin T. Towle John A. Whittemore, Jr.
President *Treasurer*Doris G. Hamilton
*Assistant Treasurer**Directors*

B. E. Barton	J. D. Sutherland
*J. W. Colpitts	*F. T. Towle
A. W. Doolittle	*J. A. Whittemore, Jr.
B. E. Grant	E. E. Wood, Jr.
D. G. Hamilton	

Brighton Co-operative Bank
157 Brighton Avenue (Allston District)Date of Incorporation, May 17, 1911
Began Business, May 22, 1911Regular meeting for receipt of moneys the last
business day of each month.(Vacant) Louis J. Raffio
President *Treasurer*Francis D. Tramontozzi
*Assistant Treasurer**Directors*

C. E. Bevelander	L. J. Raffio
*C. L. Havey	*J. J. Ryan
A. W. Keddy	R. B. Stewart
*J. McKenney	*L. W. Storer
J. W. Moore	O. M. Whitney
*L. G. Perry	

Charlestown Co-operative Bank
265 No. Washington St. (Charlestown District)Date of Incorporation, April 30, 1913
Began Business, June 7, 1913Regular meeting for receipt of moneys the first
Saturday of each month.James J. O'Halloran John Burke
President *Treasurer*Florence E. Repetto
*Assistant Treasurer**Directors*

J. Burke	L. McCarthy
*J. H. Burns	J. L. Mullen
G. F. Doherty	J. P. Murphy
F. A. Douglas	*J. J. O'Halloran
R. S. Herlihy	E. E. O'Neill
E. J. Leary	F. E. Repetto
*A. J. McCarthy	D. A. Wiles
C. A. McCarthy	

Codman Co-operative Bank
485 Washington Street (Dorchester District)Date of Incorporation, June 15, 1920
Began Business, June 15, 1920Regular meeting for receipt of moneys the third
Wednesday of each month.William B. Crosby Thomas Leavitt
President *Treasurer**Directors*

*W. B. Crosby	*T. Leavitt
H. M. Drown	O. E. Mann
H. E. Eichel	*H. F. Parker
E. N. Flaherty	C. Shulman

Colonial Co-operative Bank
15 Congress StreetDate of Incorporation, August 21, 1890
Began Business, September 10, 1890Regular meeting for receipt of moneys the last
business day of each month.Spencer F. Deming Spencer F. Deming
President *Treasurer*Elizabeth M. MacDonald
*Assistant Treasurer**Directors*

*C. L. Clapp	*H. F. Mackin
*S. F. Deming	C. L. O'Reilly
E. Dyson	G. S. Parker
M. F. Huban	W. S. Robbins
G. N. Hurd, Jr.	E. S. Rollins
R. K. Jennings	

The Commonwealth Co-operative Bank
73 Tremont StreetDate of Incorporation, October 25, 1927
Began Business, January 10, 1928Regular meeting for receipt of moneys the second
Thursday of each month.Joseph P. Gentile John A. Maturo
President *Treasurer*Eunice E. Kaupp
*Assistant Treasurer**Directors*

*J. H. Corcoran	K. V. Minihan
*J. A. Freeman	J. F. O'Connell
J. P. Gentile	L. R. Pleau
T. J. Greehan	*J. A. Ronan
*J. J. Kelleher	D. J. Stratton
*J. A. Maturo	E. J. Turner

Enterprise Co-operative Bank
26 Central Square (East Boston District)

Date of Incorporation, March 31, 1888
 Began Business, April 3, 1888

Regular meeting for receipt of moneys the third
 Wednesday of each month.

Lauris W. MacPhail Gertrude L. Moore
President Treasurer

Herbert L. Farnham Donald R. Turpin
Assistant Treasurers

Directors

W. S. Attridge *L. D. Hughes
 *S. Clarke L. W. MacPhail
 M. F. DiTroia G. L. Moore
 H. L. Farnham W. Peach
 R. F. Goldsworthy S. P. Sloane
 *E. S. Haskell

Germania Co-operative Bank
1 Court Street

Date of Incorporation, October 3, 1885
 Began Business, October 20, 1885

Regular meeting for receipt of moneys the last
 business day of each month.

Willis Dresser Willis Dresser
President Treasurer

Elizabeth M. Mason
Assistant Treasurer

Directors

R. K. Bachelder E. J. Geishecker
 *H. R. Bartlett E. A. Higgins
 *A. Campbell, Jr. J. G. Macquarrie
 A. Dresser A. Sawyer
 *W. Dresser J. P. Vaccaro
 I. Fishman *A. Willis, Jr.

Farragut Co-operative Bank
706 E. Broadway (South Boston District)

Date of Incorporation, December 30, 1909
 Began Business, February 15, 1910

Regular meeting for receipt of moneys the last busi-
 ness day of each month.

Archibald Dresser Walter H. McGee
President Treasurer

James W. Rowe
Assistant Treasurer

Directors

*H. F. Chantler A. F. Kaupp
 *G. A. Cummings W. H. McGee
 J. F. Dahill T. A. Norris
 *A. Dresser J. C. Seymour
 W. Dresser C. P. Sheehan
 *C. R. Greco *O. E. Vaccaro

Haymarket Co-operative Bank
60 Washington Street

Date of Incorporation, May 18, 1955
 Began Business, July 18, 1955

Regular meeting for receipt of moneys the last
 business day of each month.

Anthony F. Viola Anthony F. Viola
President Treasurer

Harry Kallivas Antoinette Mannarino
 Joseph L. Murphy
Assistant Treasurer

Directors

*J. C. Brink F. E. Pereira
 *J. J. Caruso J. E. Petrino
 G. H. Flight E. G. Rothmund
 J. G. Gazzola *A. D. Russo
 T. A. Glynn, Jr. H. M. Torlone
 H. Kallivas J. Vangi
 A. A. Martin *A. F. Viola
 *J. L. Murphy

Forest Hills Co-operative Bank
3720 Washington Street (Forest Hills District)

Date of Incorporation, March 20, 1914
 Began Business, April 23, 1914

Regular meeting for receipt of moneys the last
 Wednesday of each month.

Thomas F. Brady Joseph F. Walsh
President Treasurer

Eleanor M. Murray
Assistant Treasurer

Directors

T. F. Brady G. S. Hennessy
 T. A. Cronin P. L. MacLellan
 *A. J. DeVasto J. D. McLeod
 W. F. Donnelly *F. J. Mello
 *H. J. Fandel *L. J. Scolponeti
 R. T. Fowler, Jr. G. B. Stebbins
 J. M. Graham *J. F. Walsh
 J. M. Graham, Jr.

Hyde Park Co-operative Bank
1172 River Street (Hyde Park District)

Date of Incorporation, March 26, 1886
 Began Business, May 5, 1886

Regular meeting for receipt of moneys the first
 Wednesday of each month.

Terence J. O'Donnell Joseph F. Lynch
President Treasurer

Bertha M. Lenz
Assistant Treasurer

Directors

*R. A. Bruce J. F. McMahon
 J. S. Cheverie *T. J. O'Donnell
 J. H. Farrell F. A. Ricci
 P. E. Finn *J. F. Rooney, Jr.
 D. J. Houston W. P. Slatery
 A. C. King, Jr. M. J. Walsh
 J. F. Lynch

BOSTON**Jamaica Plain Co-operative Bank**
675 Centre Street (Jamaica Plain District)Date of Incorporation, February 7, 1920
Began Business, February 19, 1920Regular meeting for receipt of moneys the third
Thursday of each month.John Griffin
*President*Roger C. Allen
*Treasurer*Fred A. Pflug
*Assistant Treasurer**Directors**R. C. Allen
*D. M. Driscoll
L. E. Goodwin
J. Griffin
J. A. Long
E. C. MitchellE. C. Nickerson
*P. J. Oswald
*E. F. Penshorn
F. A. Pflug
C. A. Yumont**Joseph Warren Co-operative Bank of Roxbury**
2371 Washington Street (Roxbury District)Date of Incorporation, April 26, 1910
Began Business, May 16, 1910Regular meeting for receipt of moneys the third
Monday of each month.Frank D. Littlefield
*President*Ernest A. Swan
*Treasurer*C. Vera Burns
*Assistant Treasurer**Directors**R. E. Anderson
J. S. Ballantyne
F. A. Cronin
J. T. Donovan
W. J. Fisher
*W. J. Furlong
*R. Y. Hoeh*E. J. Kane
F. D. Littlefield
D. M. Nixon
L. M. Peters
*J. C. Pitcher
E. A. Swan
F. S. Waterman**The Massachusetts Co-operative Bank**
1442 Dorchester Avenue (Dorchester District)Date of Incorporation, May 19, 1908
Began Business, May 28, 1908Regular meeting for receipt of moneys the last
business day of each month.Edward W. O'Hearn
*President*Joseph C. Murray
*Treasurer*Catherine M. Dwyer
*Assistant Treasurer**Directors*P. A. Chapman
P. J. Cifrino
E. J. Cody
W. F. DeLue
F. J. Dolan
*J. E. Duffy
C. W. Hardy
J. E. HurleyT. J. Kearns
E. V. Martin
*E. W. O'Hearn
*P. E. O'Hearn
*E. A. Retzel
C. P. Riley
J. J. Rochefort**The Mattapan Co-operative Bank**
1575 Blue Hill Avenue (Mattapan District)Date of Incorporation, November 14, 1910
Began Business, December 20, 1910Regular meeting for receipt of moneys the third
Tuesday of each month.Oscar B. Keith
*President*Henry L. Ricker
*Treasurer*Carl H. Kullen
*Assistant Treasurer**Directors*W. H. Crosby
B. G. Cruckshank
*G. T. Curley
*R. A. Dwan
E. E. Erickson
*O. B. Keith*A. E. King
*H. L. Ricker
J. A. Spencer
C. K. Thurston
R. S. Wentworth**Meeting House Hill Co-operative Bank**
200 Bowdoin Street (Dorchester District)Date of Incorporation, April 22, 1914
Began Business, May 14, 1914Regular meeting for receipt of moneys the second
Thursday of each month.William E. Wight
*President*Thomas L. O'Keeffe
*Treasurer*Anna F. Barry
*Assistant Treasurer**Directors*F. S. Devlin
J. H. Dixon
W. J. Fitzgerald
J. C. Moore*T. L. O'Keeffe
*R. F. Sheehan
*W. E. Wight**Merchants Co-operative Bank**
125 Tremont StreetDate of Incorporation, December 20, 1881
Began Business, February 10, 1882Regular meeting for receipt of moneys the fifteenth
day of each month.Henry H. Pierce
*President*Burt Hanson
*Treasurer*Girard N. Jones
William P. StevensNorman L. Hurd
Duncan MacAskill*Assistant Treasurers**Directors*G. T. Bolster
L. M. Foster
*R. H. Hollowell, Jr.
D. B. Lunt
*A. S. MacalasterR. C. Miner
*A. W. Phinney
*H. H. Pierce
E. D. Ryer

Minot Co-operative Bank
782 Adams Street (Neponset District)

Date of Incorporation, June 19, 1923
 Began Business, July 1, 1923

Regular meeting for receipt of moneys the last business day of each month.

Charles J. Adams Nelson F. Hermance, Jr.
President Treasurer

Directors

*C. J. Adams	J. P. Holland
A. E. Aronson	D. R. Hubbard
F. D. Branca	W. G. Lynch
F. A. Brunton	S. W. Manter
J. F. Connolly	F. Y. Marshall
H. S. French	*J. J. McCrackin
*N. F. Hermance, Jr.	*T. M. Stockman

Mt. Vernon Co-operative Bank
583 Boylston Street

Date of Incorporation, November 8, 1921
 Began Business, November 8, 1921

Regular meeting for receipt of moneys the last business day of each month.

Harold Ullian Nathalie Rosenberg
President Treasurer

Edward G. Grenier
Assistant Treasurer

Directors

H. J. Borofsky	N. Grossman
R. M. Goldstein	B. Rappaport
*A. M. Gopen	C. J. Robison
D. Gopen	C. Seigal
S. P. Gopen	*H. Ullian
*M. S. Grossman	H. Wald

The Mt. Washington Co-operative Bank
430 Broadway (South Boston District)

Date of Incorporation, June 20, 1893
 Began Business, June 21, 1893

Regular meeting for receipt of moneys the third Wednesday of each month.

Thomas J. Giblin Brendon Shea
President Treasurer

Paul G. Day Charles P. Miller
Assistant Treasurers

Directors

J. T. Curtis	M. J. Logan
J. T. Day	J. H. Murphy
*T. J. Giblin	*J. J. O'Connor
F. J. Hannon	G. J. Pfannenstiel
P. J. Jakmauh	B. Shea
P. T. Kendrick	*S. J. Tomasello

The North Dorchester Co-operative Bank
39 Savin Hill Avenue (Dorchester District)

Date of Incorporation, July 20, 1907
 Began Business, August 20, 1907

Regular meeting for receipt of moneys the third Tuesday of each month.

David J. Kelley John G. Long
President Treasurer

Mary M. Daly
Assistant Treasurer

Directors

J. J. Beades	D. J. Kelley
*H. A. Carey	J. G. Long
M. J. Connolly	*F. X. Moritz
J. F. Daly	*W. J. Roman
*P. F. Gallahue	B. E. Spellman
*R. M. Horrigan	

Pioneer Co-operative Bank
209 Berkeley Street
(Park Square District)

Date of Incorporation, July 26, 1877
 Began Business, August 6, 1877

Regular meeting for receipt of moneys the tenth day of each month.

Ira G. Hersey, Jr. Walter A. Murphy
President Treasurer

Isabel C. Arthur Muriel J. Stanger
Assistant Treasurers

Directors

J. J. Connolly	J. S. Nolan
A. W. Hanson	E. F. Shamon
*I. G. Hersey, Jr.	*J. V. Smith
M. Jenkins	K. W. Smith
*C. A. Lundquist	H. F. Weiler
E. T. Matsuki	*E. T. Wholley
*W. A. Murphy	W. F. Wyman

Roslindale Co-operative Bank of Boston
40 Belgrade Avenue (Roslindale District)

Date of Incorporation, March 7, 1898
 Began Business, April 20, 1898

Regular meeting for receipt of moneys the last business day of each month.

D. Leo Lionberger Albert M. Taber
President Treasurer

Marjorie E. Paine
Assistant Treasurer

Directors

E. C. Doherty	N. G. Papps
E. W. Folsom	D. T. Robinson
C. C. Gates	H. L. Shufro
F. J. Johnson	M. H. Sommer
*D. L. Lionberger	W. J. Stokes
*A. McNeil	*F. B. Williams, Jr.

BOSTON**Roxbury-Highland Co-operative Bank**
515 Centre Street (Jamaica Plain District)

Date of Incorporation, October 3, 1889
Began Business, November 1, 1889

Regular meeting for receipt of moneys the first
Wednesday of each month.

Charles E. Nichols
President

John J. O'Donnell, Jr.
Treasurer

Directors

*E. C. Bamberry	R. A. MacLellan
H. G. Bean	H. F. Malley
H. C. Bleiler	*J. F. Murphy
W. F. Bleiler	*C. E. Nichols
H. F. Cail	J. J. O'Donnell, Jr.
E. V. Grabill	G. E. Plugge
H. Hohenstein	N. H. Simpson
R. H. Jones, Jr.	

South Boston Co-operative Bank
116 Dorchester Street (South Boston District)

Date of Incorporation, June 11, 1913
Began Business, June 21, 1913

Regular meeting for receipt of moneys the third
Monday of each month.

William H. Griffin
President

John H. Casey
Treasurer

Directors

J. P. Banks	F. A. Meagher
J. H. Casey	F. J. Monahan
*J. Devine	W. G. Murphy
*W. H. Griffin	J. J. Regan
H. H. Hookway	L. Roever
E. L. Hopkins	W. J. Skudris
L. T. Maloney	*C. G. Stream

Telephone Workers' Co-operative Bank
50 Oliver Street

Date of Incorporation, March 20, 1925
Began Business, April 30, 1925

Regular meeting for receipt of moneys the last
business day of each month.

Albert F. Ripley
President

John F. Couming
Treasurer

Mary F. Dynan
Assistant Treasurer

Directors

*H. W. Bates	H. V. Keefe
J. J. Brennan	*J. R. McLeish
W. P. Brennan	A. F. Ripley
*J. F. Couming	C. F. VanTassel
P. J. Eaton	R. F. Williams
*L. R. Ford	

The Uphams Corner Co-operative Bank
564 Columbia Road (Dorchester District)

Date of Incorporation, January 4, 1928
Began Business, January 4, 1928

Regular meeting for receipt of moneys the second
Monday of each month.

C. Leighton Forbes
President

Dorothy R. Coffey
Treasurer

Directors

A. F. Brady	*J. H. Freeman
W. F. Cleary	*D. F. O'Connell
D. R. Coffey	F. O'Rourke
E. A. Craig	C. A. Young, II
*C. L. Forbes	

Volunteer Co-operative Bank
209 Washington Street

Date of Incorporation, November 16, 1887
Began Business, January 1, 1888

Regular meeting for receipt of moneys the third
Wednesday of each month.

John F. Welch
President

Paul F. Ochs
Treasurer

Joseph E. Langone

Maurice J. Angland

Assistant Treasurers

Directors

M. J. Connelly	W. W. Johnson
S. Dunn	*E. J. Moore
W. F. Finucane	*P. F. Ochs
P. L. Flynn, Jr.	A. N. Osgood
C. J. Fox	W. H. Sullivan, Jr.
A. J. Gartland	*J. F. Welch

Workingmen's Co-operative Bank
73 Cornhill

Date of Incorporation, June 9, 1880
Began Business, June 11, 1880

Branch Offices
68 Summer Street
264 Massachusetts Avenue

Regular meeting for receipt of moneys the fifteenth
day of each month.

Everett P. Pope
President

Michael J. Dunnigan
Treasurer

Mildred M. McLean

James F. Rynn

Roger B. Hitchcock
Assistant Treasurers

Directors

W. C. Browne	*W. A. McCarrison
*S. S. Dean	*E. P. Pope
J. W. Gerrity	A. S. Potter
W. H. Gulliver, Jr.	*R. B. Tyler
H. Holst	*J. A. Whittemore, Jr.
*R. A. Ilg	

BRAINTREE**The Braintree Co-operative Bank
871 Washington Street**

Date of Incorporation, June 24, 1889
Began Business, October 15, 1889

Regular meeting for receipt of moneys the third
Tuesday of each month.

Henry D. Higgins <i>President</i>	Arthur L. Whitten <i>Treasurer</i>
Rita W. G. Church <i>Assistant Treasurers</i>	Mabel F. McMorris

Directors

H. I. Charnock	F. A. Parmenter
C. R. Furlong	N. P. Potter
*H. D. Higgins	J. L. Ray
G. V. Jones	H. F. Robinson
*R. Lakin	W. B. Strathdee
J. F. Leetch	A. P. Sullivan
A. W. Moffatt	*A. L. Whitten
E. C. Mower, Jr.	

BRIDGEWATER**Bridgewater Co-operative Bank
Corner Church and South Streets**

Date of Incorporation, May 27, 1902
Began Business, June 16, 1902

Regular meeting for receipt of moneys the third
Monday of each month.

Rosario Wood <i>President</i>	Harvey A. Wilber <i>Treasurer</i>
Mary C. Scully <i>Assistant Treasurer</i>	

Directors

U. P. Baroni	H. C. Graebe
*A. Brouillard	H. D. Hunt
*D. C. Chamberlain	E. J. Madden
A. E. Cox, Jr.	*F. Mitchell
P. P. Dorr	W. J. Wall, Jr.
R. J. Dowd	B. E. Ward
H. P. Dunn	*R. Wood
D. T. Gable	

BROCKTON**Campello Co-operative Bank
1090 Main Street**

Date of Incorporation, October 3, 1877
Began Business, October 8, 1877

Regular meeting for receipt of moneys the second
Monday of each month.

Walter A. Forbush <i>President</i>	Jason W. Shurtleff <i>Treasurer</i>
Anna E. Johnson <i>Assistant Treasurers</i>	Robert L. Smith

Directors

D. E. Alexander	W. A. Forbush, Jr.
W. H. Anderson	H. W. Harding
*P. C. Bennett	H. F. Hollis
*A. A. Chamberlain	*W. R. Morse
B. E. Crowell	F. H. Sargent, Jr.
G. I. Crowell	J. W. Shurtleff
W. A. Forbush	W. F. Stephens

BROOKLINE**Brookline Co-operative Bank
264 Washington Street**

Date of Incorporation, March 13, 1895
Began Business, May 2, 1895

Regular meeting for receipt of moneys the first
Thursday of each month.

Daniel G. Rollins <i>President</i>	James S. Parker <i>Treasurer</i>
Louise A. Nyhan <i>Assistant Treasurer</i>	

Directors

G. S. Barnaby	*F. J. O'Hearn
G. R. Joslin	*J. S. Parker
*M. J. McLaughlin	*D. G. Rollins
M. S. McNeilly	R. S. Weeks, Jr.
T. J. Noonan	

**Chestnut Hill Co-operative Bank
1218 Boylston Street**

Date of Incorporation, August 3, 1954
Began Business, October 1, 1954

Regular meeting for receipt of moneys the last
business day of each month.

Grafton Fay <i>President</i>	Stanley Gruber <i>Treasurer</i>
Ernest T. Ridlon <i>Assistant Treasurers</i>	Sydney M. Goldfine

Directors

T. Black	M. M. Goldfine
M. Cerel	*S. Gruber
H. B. Cohen	*M. J. Levin
M. Colten	*M. C. Roberts
*J. Condos	J. Silvano
D. L. Currier	M. M. Starensier
G. Fay	E. A. Umlah
*H. E. Franks	

**Coolidge Corner Co-operative Bank
1320 Beacon Street**

Date of Incorporation, April 6, 1955
Began Business, May 24, 1955

Regular meeting for receipt of moneys the last
business day of each month.

Benjamin Yarchin <i>President</i>	Benjamin Yarchin <i>Treasurer</i>
Marjorie P. Dougherty <i>Assistant Treasurers</i>	George B. Lourie

Directors

*N. Buchman	E. R. Masters
A. L. Carnegie	*B. Phillips
S. Cooper	B. Riseman
D. M. Harvey	W. A. Silverman
G. B. Lourie	A. Yarchin
J. Lourie	*B. Yarchin

CAMBRIDGE**The Columbian Co-operative Bank
of Cambridge**

751 Massachusetts Avenue

Date of Incorporation, May 6, 1892
Began Business, June 6, 1892Regular meeting for receipt of moneys the second
Monday of each month.Arthur M. Wright
*President*Earle D. Wood
*Treasurer**Directors*

*D. H. Andrews	A. J. Serino
L. Bartel	J. E. Spike
*E. A. Crane	D. N. Squires
C. A. Higley	*E. D. Wood
F. J. Reardon	A. M. Wright
G. K. Saurwein	

**North Cambridge Co-operative Bank
2360 Massachusetts Avenue**Date of Incorporation, June 27, 1912
Began Business, July 9, 1912Regular meeting for receipt of moneys the second
Tuesday of each month.John D. Lynch
*President*John F. Griffin
*Treasurer*Marion A. Roche
*Assistant Treasurer**Directors*

C. A. Brush	*D. M. Murphy
E. J. Danehy	P. J. Nelligan
*J. F. Griffin	J. J. Sullivan
*J. D. Lynch	E. B. Tinker
T. W. Lynch	J. T. White
*F. A. Masse	

**Reliance Co-operative Bank
15 Dunster Street**Date of Incorporation, July 16, 1889
Began Business, July 16, 1889Regular meeting for receipt of moneys the tenth
day of each month.Harry R. Andrews
*President*John G. Wallwork
*Treasurer*Stuart M. Mabie
*Assistant Treasurer**Directors*

*H. R. Andrews	*H. F. Peak
A. T. Doyle	E. Phippen
*A. Durant	C. C. Pyne
F. E. Gallivan	*C. J. Sommer
E. B. Hamilton	*F. H. Townsend
A. G. MacKenzie	J. G. Wallwork
R. L. Masson	A. O. Wilson, Jr.

CANTON**Canton Co-operative Bank
510 Washington Street**Date of Incorporation, January 10, 1891
Began Business, February 10, 1891Regular meeting for receipt of moneys the second
Tuesday of each month.Eliot C. French
*President*Charles H. Seavey
*Treasurer*Cabot Devoll, Jr.
*Assistant Treasurer**Directors*

*H. B. Capen	J. C. Miller
C. Devoll, Jr.	H. N. Mosman
E. C. French	*W. C. Russell
J. G. Galligan, Jr.	*C. H. Seavey
R. E. Hollister	H. W. Tate
F. G. Jameson	*A. A. Ward
J. E. Kennedy	N. N. Wentworth, Jr.
*H. W. Merriam	

CHELSEA**Chelsea Co-operative Bank
407 Broadway**Date of Incorporation, October 25, 1910
Began Business, November 2, 1910Regular meeting for receipt of moneys the last busi-
ness day of each month.Walter E. Mutz
*President*Samuel B. Hayes
*Treasurer*Irene A. Grzybinska
*Assistant Treasurer**Directors*

E. F. Bowden	J. E. Henry
*H. C. Corliss	*C. S. Hobart
F. V. Crosby	W. E. Mutz
R. A. Cummings	C. L. Raffi
J. W. Downes	C. Richmond
R. F. Hancock	R. S. Wentworth
*S. B. Hayes	

**The Provident Co-operative Bank
14 Congress Avenue**Date of Incorporation, September 25, 1885
Began Business, September 28, 1885Regular meeting for receipt of moneys the fourth
Monday of each month.Herbert D. Hancock
*President*Rodney E. Mixer
*Treasurer*Hazel P. Crowley
*Assistant Treasurer**Directors*

J. A. Baer	E. Hutchinson, Jr.
J. F. Donovan	G. J. King
W. W. Dykeman	*R. E. Mixer
R. F. Goldsworthy	R. O. Rockwell
*H. D. Hancock	G. W. Shepherd
H. S. Hill	*J. F. Tierney

CHESTER**Chester Co-operative Bank
Main Street**

Date of Incorporation, December 31, 1923
Began Business, January 10, 1924

Regular meeting for receipt of moneys the second
Thursday of each month.

Samuel J. Donnelly Lester W. Simmons
President *Treasurer*

Directors

S. D. Barton	G. W. Olds
R. T. Bevan	*C. F. Pease
*S. J. Donnelly	W. A. Pease
S. H. Eames	*T. Rose
J. A. Huffmire	L. W. Simmons
C. G. Libardi	W. H. Stevens

CHICOPEE**Chicopee Co-operative Bank
35 Center Street**

Date of Incorporation, June 12, 1909
Began Business, August 3, 1909

Regular meeting for receipt of moneys the first
Tuesday of each month.

Frank M. Beesley William H. Brown
President *Treasurer*

Margaret C. Bagley
Assistant Treasurer

Directors

A. J. Balakier	T. J. Grady, Jr.
A. L. Balthazard	F. G. Gregory
*F. M. Beesley	S. F. Jorczak
J. E. Connor	*W. S. Olbrych
J. F. Cyran	E. J. O'Neil
*R. J. Flanagan	*J. J. Stachowicz
L. R. Flint	*H. J. Tessier
J. F. Gilrein	

**The Chicopee Falls Co-operative Bank
127 Main Street**

Date of Incorporation, September 13, 1923
Began Business, November 2, 1923

Regular meeting for receipt of moneys the first
Friday of each month.

Ralph P. Cunningham George N. Benoit
President *Treasurer*

Directors

R. A. Arbour	C. Galuszka
*G. N. Benoit	*G. S. Hockenberry
T. F. Burke	P. H. O'Toole
*R. P. Cunningham	A. S. Roman
N. J. Forcier	E. R. Therrien

CLINTON**The John Prescott Co-operative Bank
77 High Street**

Date of Incorporation, January 11, 1935
Began Business, January 11, 1935

Regular meeting for receipt of moneys the second
Thursday of each month.

George V. Raynsford Edward W. Hoban
President *Treasurer*

Mary S. Haner Carleton J. Noon
Assistant Treasurers

Directors

R. B. Coldwell	N. E. Mather, Jr.
D. H. Dorr, Sr.	C. J. Noon
*M. J. Flanagan	G. V. Raynsford
*F. W. Fleischer	*M. A. Ruane
J. R. Gates	

COHASSET**Pilgrim Co-operative Bank
48 South Main Street**

Date of Incorporation, April 26, 1916
Began Business, May 16, 1916

Regular meeting for receipt of moneys the third
Tuesday of each month.

Russell L. Fish Edward A. Mulvey
President *Treasurer*

Edward T. Mulvey
Assistant Treasurer

Directors

*D. L. Agnew	H. F. Howe
*T. G. Churchill	E. A. Mulvey
R. B. Coulter	H. A. Severne
*R. L. Fish	*F. L. Westerhoff
M. A. Hall	

CONCORD**Concord Co-operative Bank
31 Walden Street**

Date of Incorporation, December 19, 1921
Began Business, February 15, 1922

Regular meeting for receipt of moneys the last
business day of each month.

Gordon H. Ogilvie Leslie F. Nelson
President *Treasurer*

Directors

*H. W. Brown	F. C. McDonald
A. W. Cleveland	B. W. McGrath
C. T. Dolan	*L. A. Murray
M. L. Donaldson	*J. E. Muttie
E. R. Howard	*G. H. Ogilvie
*W. T. Magoon	A. L. Spurr

DANVERS**The Danvers Co-operative Bank
11 Maple Street**

Date of Incorporation, August 24, 1892
Began Business, August 29, 1892

Regular meeting for receipt of moneys the last
business day of each month.

Cyrus F. Newbegin
President

Harold H. Nylund
Treasurer

Directors

F. H. Chase
H. S. Clark
W. A. Cook
*W. C. Cook
W. J. Cullen
H. T. Merrill

*J. E. Morse, Jr.
*C. F. Newbegin
H. H. Nylund
*W. H. Sanborn
J. C. Wilkins

DEDHAM**The Dedham Co-operative Bank
402 Washington Street**

Date of Incorporation, February 11, 1886
Began Business, February 16, 1886

Regular meeting for receipt of moneys the third
Tuesday of each month.

Dennis J. Hurley
President

Robert A. Dewar
Treasurer

Virginia A. Merino
Assistant Treasurer

Directors

L. M. Blanke
*R. A. Dewar
R. A. Eaton
V. B. Hitchins
J. D. Hodgdon
D. J. Hurley

*A. R. Long
F. W. Massey
L. J. Murray
*E. W. Pilling
L. T. Shine
A. P. Vitali

DIGHTON**North Dighton Co-operative Bank
438 Spring Street**

Date of Incorporation, April 14, 1890
Began Business, April 21, 1890

Regular meeting for receipt of moneys the second
Monday of each month.

Charles R. Briggs
President

Stafford H. Hamblly
Treasurer

Directors

*N. S. Bowen
C. R. Briggs
*P. H. Carr
H. T. Childs
H. A. Goff
H. E. Goff

A. L. Gramm
S. H. Hamblly
*F. W. Mayer
L. I. Phillips
S. J. Pickens

EAST BRIDGEWATER**East Bridgewater Co-operative Bank
6 Central Street**

Date of Incorporation, February 25, 1913
Began Business, April 1, 1913

Regular meeting for receipt of moneys the last
business day of each month.

Richard F. Bartlett
President

L. Robert Fisher
Treasurer

Directors

R. F. Bartlett
*P. T. Benson
H. W. Collamore
V. D'Arpino
M. H. Davidson
*G. J. Frahar
R. A. Leland
W. A. Luddy

*N. E. Lundberg
C. E. Merrill
E. W. Nutter
*H. P. Perkins
M. F. Roach, Jr.
J. Stengel
*E. E. Whitmore

EASTHAMPTON**Easthampton Co-operative Bank
55 Union Street**

Date of Incorporation, March 24, 1900
Began Business, April 2, 1900

Regular meeting for receipt of moneys the first
Monday of each month.

William C. Fickert
President

Robert F. Ebert
Treasurer

Directors

*W. S. Babcock
*H. E. Bailey
R. F. Ebert
*W. C. Fickert
A. J. Kendrew

*A. J. Lapan
J. A. Laprade
P. M. McIntosh
*A. A. Weidhaas

EASTON**The North Easton Co-operative Bank
93 Main Street**

Date of Incorporation, April 23, 1889
Began Business, April 23, 1889

Regular meeting for receipt of moneys the third
Monday of each month.

(Vacant)
President

Ralph A. Hopkins
Treasurer

Lorraine E. Gomes
Assistant Treasurer

Directors

J. Brenner
*D. C. Brophy
*A. N. Carlson
*G. L. Copeland
R. E. Dahlborg
R. F. Gooch

S. T. Haglund
H. C. Holmes
R. A. Hopkins
R. P. Howard
G. H. Knapp
C. A. Perkins

EVERETT**Everett Co-operative Bank**
419 Broadway

Date of Incorporation, September 24, 1890
Began Business, October 14, 1890

Regular meeting for receipt of moneys the third
Monday of each month.

Harland B. Newton Malcolm W. Russell
President *Treasurer*

Bernard G. Teel Grace W. Card
Assistant Treasurers

Directors

M. J. DeLeo	R. W. Nelson
A. F. Ensor	H. B. Newton
J. R. Leighton	*M. W. Russell
A. H. MacKinnon	*M. G. Sanborn
J. D. Malcolm	D. C. Stiles
*H. E. Mason	B. G. Teel

Glendale Square Co-operative Bank
715 Broadway

Date of Incorporation, May 15, 1928
Began Business, May 31, 1928

Regular meeting for receipt of moneys the second
Saturday of each month.

James P. Mulrennan Marie Killilea
President *Treasurer*

Directors

C. Barbarisi	S. Edelstein
*J. Bloomberg	W. H. Gerety
H. H. Cameron	*E. S. Mitchell
J. M. Carroll	*J. P. Mulrennan
P. J. Crowley	

FALL RIVER**The Fall River People's Co-operative Bank**
30 Bedford Street

Date of Incorporation, December 1, 1888
Began Business, December 12, 1888

Regular meeting for receipt of moneys the second
Wednesday of each month.

Preston H. Hood William D. Palmer
President *Treasurer*

Rene B. Beaulieu Hilda P. Bennett
Assistant Treasurers

Directors

A. B. Almy	C. K. Lincoln
L. S. Brayton	W. S. Lynch
M. R. Brown	E. V. D. Mills
*G. S. Darling	D. J. Richardson
A. H. Davis	*J. Sampson
*G. Delano, Jr.	W. F. Sanford
*D. J. Friar	W. A. Sherman
P. H. Hood	G. L. Sisson
P. H. Hood, Jr.	M. A. Westgate
*W. W. Leeming	

The Lafayette Co-operative Bank
60 Bedford Street

Date of Incorporation, April 11, 1894
Began Business, May 3, 1894

Regular meeting for receipt of moneys the last
business day of each month.

Noel Giard Frederick W. Peacock
President *Treasurer*

Robertha A. Durfee Angelo S. Borges
Assistant Treasurers

Directors

N. H. Boule	J. E. Lajoie
*F. L. Collins, Jr.	H. C. Padelford
O. Dumont	*F. W. Peacock
*N. Giard	J. O. St. Denis
G. W. Graham	F. M. Silvia, Jr.

Troy Co-operative Bank
15 Purchase Street

Date of Incorporation, July 10, 1880
Began Business, July 20, 1880

Regular meeting for receipt of moneys the third
Tuesday of each month.

Cyrus C. Rounseville Bernard N. Vezina
President *Treasurer*

Norman F. Estrella
Assistant Treasurer

Directors

R. C. Bigelow	W. E. Crowther
E. S. Bliss	*W. F. Davis
C. Buffington	*W. C. Harrison
H. S. R. Buffinton	J. P. Hart
C. R. Cain	*C. C. Rounseville
T. J. Carey	F. P. Smith
E. J. Cote	*S. J. Waring

FALMOUTH**The Falmouth Co-operative Bank**
143 Main Street

Date of Incorporation, May 22, 1925
Began Business, June 9, 1925

Regular meeting for receipt of moneys the second
Tuesday of each month.

Rawson C. Jenkins John R. Hughes
President *Treasurer*

Directors

G. Beale	R. C. Jenkins
G. H. Bigelow	A. E. Landers
S. Crosby	M. R. Lawrence
*A. W. Dyer	*H. I. McLane
C. E. Hall	*C. E. Morrison
*J. R. Hughes	*W. W. Peters

FITCHBURG**Fidelity Co-operative Bank**
675 Main StreetDate of Incorporation, April 25, 1888
Began Business, May 8, 1888Regular meeting for receipt of moneys the last
business day of each month.Milton A. Barrett Ruby E. Murch
President *Treasurer*Francis M. Metterville
*Assistant Treasurer**Directors*

*W. E. Anglim	M. Ford
*W. G. Arnold	*W. H. B. Fraas
W. E. Aubuchon	W. B. Hurd
*M. A. Barrett	C. P. Johnson
A. Crocker	W. S. Kemp, Jr.
W. H. Dolan	D. Richards

FRAMINGHAM**Framingham Co-operative Bank**
59 Howard StreetDate of Incorporation, April 18, 1889
Began Business, May 6, 1889Regular meeting for receipt of moneys the first
Monday of each month.Philip R. O'Brien Charles W. Hickson
President *Treasurer**Directors*

R. L. Allen	*G. F. Murphy
K. L. Atwell	P. R. O'Brien
*D. F. Copeland	*N. A. Packard
H. N. Dowse	E. M. Prescott
J. T. Hargraves	J. A. Turner
*G. E. Heiber	*W. S. Walsh
C. W. Johnson	

South Middlesex Co-operative Bank
102 Concord StreetDate of Incorporation, November 19, 1920
Began Business, January 13, 1921Regular meeting for receipt of moneys the third
Monday of each month.Raymond J. Callahan Anna M. Gorman
President *Treasurer*Mildred A. Callahan
*Assistant Treasurer**Directors*

*W. B. Brockelman	*J. J. O'Connor
*R. J. Callahan	P. Ottaviani
A. M. Colonna	E. J. Phair
S. H. Cushing	D. F. Prince
J. L. Haas	B. V. Schofield
J. C. Merriam	J. J. Sheehan
J. J. Murphy	*I. J. Stapleton

FRANKLIN**Dean Co-operative Bank**
68 Main StreetDate of Incorporation, June 15, 1889
Began Business, July 2, 1889Regular meeting for receipt of moneys the first
Tuesday of each month.Ernest B. Parmenter Charles J. Swenson, Jr.
President *Treasurer*Emma J. Catalano
*Assistant Treasurer**Directors*

W. L. Abbott	*A. C. Gowing
R. Assetta	R. E. Lougee
*A. Bullukian	*A. Mackintosh
J. D. Daddario	E. B. Parmenter
W. S. Eastman	*C. J. Swenson, Jr.
H. J. Geb	*E. G. Taylor

GARDNER**The Chair-Town Co-operative Bank**
74 Main StreetDate of Incorporation, January 22, 1915
Began Business, January 26, 1915Regular meeting for receipt of moneys the fourth
Tuesday of each month.Otto Hakkinen Harry K. Edgell
President *Treasurer**Directors*

G. A. Anderson	G. A. Keyworth
*E. A. Brooks	*A. P. Kraskouskas
H. F. Brown	*W. A. Loughlin
F. E. Depinet, Jr.	L. Reponen
*H. K. Edgell	B. J. Riley
*O. Hakkinen	F. D. Tousignant
S. H. Hartshorn, Jr.	R. A. Wood

Gardner Co-operative Bank
33 Pleasant StreetDate of Incorporation, January 14, 1889
Began Business, March 12, 1889Regular meeting for receipt of moneys the second
Tuesday of each month.Charles C. Brooks, Jr. Howard M. Tipton
President *Treasurer**Directors*

*J. E. Andersson	F. H. LeBlanc
*A. A. Bent	*R. F. Porter
C. C. Brooks, Jr.	C. B. Roche, Jr.
H. E. Drake, Jr.	*H. M. Tipton
I. B. Howe	R. H. Tousignant
R. W. Kelley	B. J. Wolanske
T. P. Kelly, Jr.	*R. F. Wood
H. S. Kendall	

GLOUCESTER**Gloucester Co-operative Bank**
85 Middle StreetDate of Incorporation, March 2, 1887
Began Business, April 14, 1887Regular meeting for receipt of moneys the second
Thursday of each month.Alexander J. Guittarr John C. Frithsen
President *Treasurer*Melvin P. Olson, Jr.
*Assistant Treasurer**Directors*

T. W. Dolan	*A. J. Guittarr
*S. J. Favazza	D. F. Harris
C. F. Foley	*J. J. Lowrie
J. C. Frithsen	A. H. Nutton
C. H. Gibbs	*G. H. Tarr
J. C. Greely, Jr.	R. L. Thompson

GRAFTON**Grafton Co-operative Bank**
21 Central SquareDate of Incorporation, October 19, 1887
Began Business, November 10, 1887Regular meeting for receipt of moneys the second
Thursday of each month.T. Earle Hinchliffe Harold A. Simmons
President *Treasurer*Florence B. Harvie
*Assistant Treasurer**Directors*

E. E. Adams	A. C. Marsters
F. O. Barr	P. A. Peterson
*W. E. Barr	G. W. Rice
S. L. Davenport	*H. A. Simmons
*C. H. Earnshaw	G. L. Spence
T. E. Hinchliffe	

GREAT BARRINGTON**The Housatonic Co-operative Bank**
264 Main StreetDate of Incorporation, June 12, 1889
Began Business, July 1, 1889Regular meeting for receipt of moneys the first
Monday of each month.John F. Mack Ross H. Whittier
President *Treasurer*Margaret H. Ball
*Assistant Treasurer**Directors*

L. Barbieri	D. C. Killeen
J. S. Burnett	*J. F. Mack
F. E. Chamberlin	*H. E. Race
*C. P. Comstock	W. V. Seeley
J. Doon, Sr.	J. P. Tracy
C. W. French	R. H. Whittier
A. E. Gerard	

GREENFIELD**Greenfield Co-operative Bank**
63 Federal StreetDate of Incorporation, June 21, 1905
Began Business, July 11, 1905Regular meeting for receipt of moneys the second
Tuesday of each month.Eugene L. Bond Ralph L. Bassett
President *Treasurer*Catherine V. Clough
*Assistant Treasurer**Directors*

*R. L. Bassett	C. H. Rose
*E. L. Bond	M. C. Skilton
*D. W. Clark	H. J. Smith
L. A. Comins	P. Tedesco, Jr.
H. F. Lawler	W. C. Wentworth
*L. H. Reed	F. A. Yeaw

HAVERHILL**Citizens' Co-operative Bank**
200 Merrimack StreetDate of Incorporation, August 22, 1887
Began Business, September 12, 1887Regular meeting for receipt of moneys the second
Monday of each month.Harold M. Goodwin Baker Adams
President *Treasurer*Dorothy Mills
*Assistant Treasurer**Directors*

*B. Adams	H. J. Gray
C. T. Bixby	K. R. Johnson
G. E. Goodrich	*N. C. Johnson
*H. M. Goodwin	J. F. Maguire
J. H. Goodwin	N. Peterson

Haverhill Co-operative Bank
117 Merrimack StreetDate of Incorporation, August 20, 1877
Began Business, September 3, 1877Regular meeting for receipt of moneys the first
Monday of each month.James R. Page Albert J. Ingham
President *Treasurer*George H. Geddes
*Assistant Treasurer**Directors*

N. Bendetson	B. D. Harvey
C. A. Bodwell	*A. J. Ingham
G. H. Cranton	*R. B. Kimball
G. S. Davis	J. R. Page
E. E. Gage	W. S. Soroka
H. C. Harrison	*C. H. Stevens

HAVERHILL**Whittier Co-operative Bank**
107 Merrimack Street

Date of Incorporation, November 4, 1895
Began Business, November 19, 1895

Regular meeting for receipt of moneys the third
Tuesday of each month.

William R. Shepherd Laura G. Pettengill
President *Treasurer*

Irene H. Berube
Assistant Treasurer

Directors

R. E. Denoncour	*W. R. Shepherd
W. M. Knott	J. L. Shevenell
J. W. McGinley	D. P. Stone
T. E. Pike	P. J. Tikelis
*R. T. Shea	L. B. Whiting

HINGHAM**The Hingham Co-operative Bank**
71 Main Street

Date of Incorporation, June 1, 1889
Began Business, June 5, 1889

Regular meeting for receipt of moneys the first
Wednesday of each month.

Lewis W. Perkins Elliott W. Worcester
President *Treasurer*

Helen K. Cotchen
Assistant Treasurer

Directors

M. G. Douglas	K. G. MacLeod
H. L. Downing	*L. W. Perkins
*L. W. Foster	N. J. Platner, Jr.
J. J. Gordon	S. Sprague
*A. W. Kimball	E. W. Worcester
E. L. Loring	

HOLBROOK**The Holbrook Co-operative Bank**
95 North Franklin Street

Date of Incorporation, June 9, 1888
Began Business, June 11, 1888

Regular meeting for receipt of moneys the second
Tuesday of each month.

Leroy R. Wyman Leroy R. Wyman
President *Treasurer*

Alphonse R. Uva
Assistant Treasurer

Directors

J. J. Barry	D. L. Ley
W. R. Cartwright	*J. F. Megley
S. C. Ellis	A. E. Moran
*G. J. Hagerty	R. M. Stikeleather
*V. M. Hogan	R. A. Weeks
A. E. Hooker	L. R. Wyman

HOLYOKE**The City Co-operative Bank**
272 Appleton Street

Date of Incorporation, July 16, 1889
Began Business, July 23, 1889

Regular meeting for receipt of moneys the last
business day of each month.

Fernand R. Ducharme France R. Lacoste
President *Treasurer*

Monique Ducharme
Assistant Treasurer

Directors

*L. E. Beaulieu	*E. S. Frenier
E. Bouchard	E. D. Hallisey
C. R. Brunelle	R. W. Kuc
*R. P. Charest	A. R. Larose
L. J. Denys	E. J. Martineau
F. R. Ducharme	R. F. Stebbins

Holyoke Co-operative Bank
319 Appleton Street

Date of Incorporation, July 24, 1880
Began Business, August 25, 1880

Regular meeting for receipt of moneys the last
business day of each month.

E. C. Tucker Stevenson T. Nelson
President *Treasurer*

Directors

*R. Astley	C. L. Kirkpatrick
*G. Barnett	L. R. Neddo
E. J. Bayon	*S. T. Nelson
I. L. Eskenasy	F. Snyder
J. F. Gibson	E. H. Stuebi
C. M. Gillette	E. C. Tucker

HUDSON**Hudson Co-operative Bank**
12 Pope Street

Date of Incorporation, October 22, 1885
Began Business, November 19, 1885

Regular meeting for receipt of moneys the third
Thursday of each month.

Harriman A. Reardon Edward E. Sumpter
President *Treasurer*

Charlotte H. Aldrich
Assistant Treasurer

Directors

*E. V. Aldrich	R. A. Knight
*W. E. Boyd	*L. L. Parker
F. J. Braga	O. L. Perrault
G. A. Coyne	H. A. Reardon
*G. A. Durand	F. E. Sanderson
M. A. Fillmore	T. A. Walsh
*W. S. Greeley	C. T. Whiting
*J. J. Henderson	

HULL**Hull Co-operative Bank**
4 Samoset Avenue

Date of Incorporation, April 21, 1955
Began Business, May 31, 1955

Regular meeting for receipt of moneys the last
business day of each month.

Alfred M. Slattery William G. Spradlin
President *Treasurer*

Hugh C. Ross
Assistant Treasurer

Directors

*J. Anastos	J. I. Mirkin
*A. Cadish	*B. E. Oster
R. Epstein	J. J. Pearl
P. D. Fine	I. L. Rosenblum
*C. A. LaCentra	*H. C. Ross
E. M. Loew	A. M. Slattery
E. Minelli	A. Winer
A. J. Minevitz	

IPSWICH**Ipswich Co-operative Bank**
8 Market Street

Date of Incorporation, July 8, 1913
Began Business, July 14, 1913

Regular meeting for receipt of moneys the second
Monday of each month.

George C. Parsons S. Anne Carr
President *Assistant Treasurer*

Directors

T. J. Ciolek	A. R. Philpott
E. L. Elliott	*H. E. Porter
*L. M. King	N. L. Quint
G. E. Levesque	P. N. Soffron
*C. A. Mallard	E. Streiff
*E. J. Marcorelle	B. M. Sullivan
A. B. C. Mulholland	F. S. Witham
*G. C. Parsons	

LAWRENCE**Atlantic Co-operative Bank**
320 Essex Street

Date of Incorporation, March 26, 1891
Began Business, April 30, 1891

Regular meeting for receipt of moneys the last
business day of each month.

Frederick G. Caspar William E. Moriarty
President *Treasurer*

Vera G. Pedrick Evelyn R. Chadwick
Assistant Treasurers

Directors

C. Ash	L. F. Nolet
D. F. Cahill	M. Prevost
*F. G. Caspar	J. C. Reardon
C. F. Dewhirst	*E. V. Reed
W. F. Eastman	C. F. Smith
H. W. Leitch	*J. A. Torrisi
*W. E. Moriarty	

Lawrence Co-operative Bank
21 Lawrence Street

Date of Incorporation, March 12, 1888
Began Business, April 6, 1888

Regular meeting for receipt of moneys the last
business day of each month.

Edward Bower Edward Bower
President *Treasurer*

Kenneth A. Ryder
Assistant Treasurer

Directors

*T. E. Andrew	J. H. Kellett
*E. Bower	W. W. Kurth
P. F. Danforth	*W. D. McIntyre
R. G. Doyle	W. S. Titecomb
J. H. Eaton	W. C. Wilson, Jr.

The Merrimack Co-operative Bank
264 Essex Street

Date of Incorporation, April 2, 1892
Began Business, April 28, 1892

Regular meeting for receipt of moneys the first
Friday of each month.

Francis J. Buckley Charles A. Avallone
President *Treasurer*

Directors

*C. A. Avallone	*E. F. Jones
F. J. Buckley	C. A. McCarthy
L. J. Daley	C. J. McCarthy
N. F. DeCesare	A. B. Rogers
*W. V. Demers	L. R. Viger
*J. A. Hurley	

LOWELL**B. F. Butler Co-operative Bank**
10 Hurd Street

Date of Incorporation, October 30, 1901
Began Business, November 1, 1901

Regular meeting for receipt of moneys the first
Friday of each month.

Leon D. Abbott John H. Pearson
President *Treasurer*

Edith A. Sanborn
Assistant Treasurer

Directors

D. W. Abbott	J. F. Murray
*L. D. Abbott	A. F. D. Pearson
A. R. Blazon	*J. H. Pearson
D. W. Farrington	W. Pearson
*W. R. Jeyes, Jr.	M. G. Rogers

LOWELL**Lowell Co-operative Bank**
18 Hurd StreetDate of Incorporation, April 29, 1885
Began Business, May 14, 1885Regular meeting for receipt of moneys the first
Friday after the tenth day of each month.Francis M. Qua Norman U. Armour
President *Treasurer*Benjamin A. Harrison
*Assistant Treasurer**Directors*

V. E. Dozois	*E. R. O'Heir
H. J. Hall	F. M. Qua
*R. A. Johnson	R. F. Qua
W. C. Lahue	R. E. Runels
B. D. Leahey	W. A. Thompson
*A. L. Mahoney	E. J. Watt
J. R. Mansfield	

LYNN**Equitable Co-operative Bank**
87 Oxford StreetDate of Incorporation, October 2, 1877
Began Business, October 8, 1877Regular meeting for receipt of moneys the first
Wednesday of each month.John H. Mattson Frederick W. Hixon
President *Treasurer*Fred P. Newton Ruth M. Collins
*Assistant Treasurers**Directors*

*E. N. Fuller	G. W. Mattson
A. N. Hammer	J. H. Mattson
H. F. Harvey	*F. P. Newton
*F. W. Hixon	A. C. Reynolds
R. R. Long	W. M. Shaw
D. L. Macdonald	

Lincoln Co-operative Bank
40 Central SquareDate of Incorporation, April 7, 1909
Began Business, April 26, 1909Regular meeting for receipt of moneys the last
business day of each month.Francis E. Ingalls Harold J. Curtis
President *Treasurer*M. Irene McEntee
*Assistant Treasurer**Directors*

W. A. Bishop	W. W. Morton
*G. C. Curtis	W. R. Noyes, Jr.
H. J. Curtis	W. M. Nye
*F. E. Ingalls	H. O. Silsbee, II
F. P. Keach	*J. E. Spinney
H. Kozlowski	

Lynn Co-operative Bank
9 Willow StreetDate of Incorporation, November 8, 1891
Began Business, November 23, 1891Regular meeting for receipt of moneys the first
Monday of each month.Earl E. Wells Allan B. Bethune
President *Treasurer**Directors*

*A. B. Bethune	*W. E. Richardson
L. B. Campbell	W. E. Sears
E. N. Downing	*C. L. Stover
W. B. Hilton	E. E. Wells
M. W. Hunt	R. E. Wells

MALDEN**Fellsway Co-operative Bank**
353 Main StreetDate of Incorporation, April 7, 1915
Began Business, June 7, 1915Regular meeting for receipt of moneys the first
Monday of each month.William E. Cunningham Charles A. Ferguson, Jr.
President *Treasurer**Directors*

N. E. Boyle	N. A. Gallagher
*R. Burns	*W. W. Hall
*W. E. Cunningham	J. R. Mucci
E. W. Fitzgerald	F. H. Reed
H. W. Fitzpatrick	G. W. Shinney

Malden Co-operative Bank
20 Exchange StreetDate of Incorporation, April 27, 1887
Began Business, May 9, 1887Regular meeting for receipt of moneys the second
Monday of each month.Lawrence H. Marston Carl B. Norris
President *Treasurer*Kenneth L. Goddard
*Assistant Treasurer**Directors*

*T. H. Bush	A. E. Morton
W. C. Hamilton	C. F. Springall
J. H. Koniares	*E. S. Stackpole
*L. H. Marston	E. C. Sweezy
J. Millen	R. P. Wilder

MANSFIELD**Mansfield Co-operative Bank**
80 North Main StreetDate of Incorporation, March 10, 1883
Began Business, March 21, 1883Regular meeting for receipt of moneys the third
Wednesday of each month.Everett A. Horton James A. Wheeler
President *Treasurer*Raymond W. Everett
*Assistant Treasurer**Directors*

*C. M. Briggs	R. Richardson
J. A. Cataloni	*P. L. Slayton
F. J. Fox	C. A. Wheeler
E. A. Horton	J. A. Wheeler
C. S. Mason	*C. H. Willard
W. P. McDermott	

MEDFIELD**The Medfield Co-operative Bank**
6 Pleasant StreetDate of Incorporation, December 29, 1905
Began Business, January 8, 1906Regular meeting for receipt of moneys the second
Monday of each month.Charles C. Cain Walter E. Anderson
President *Treasurer*Mary E. Bridge
*Assistant Treasurer**Directors*

*W. E. Anderson	R. W. Lyman
J. F. Bradstreet	J. W. Payson
*C. C. Cain	*A. D. Thorne
P. J. Gavin, Jr.	H. J. Webb
J. S. Kennedy	

MEDFORD**Community Co-operative Bank**
112 Medford StreetDate of Incorporation, August 7, 1956
Began Business, October 2, 1956Regular meeting for receipt of moneys the last
business day of each month.Sherwood J. Tarlow Theodore S. Samet
President *Treasurer*Ruby F. York
*Assistant Treasurer**Directors*

C. E. Bleiler	*R. A. Mullis
M. F. Breen	S. Patkin
J. J. Cirigliano	T. S. Samet
*B. F. Faulkner	*M. M. Sloane
J. F. Golden, Jr.	H. I. Stoller
M. Juskalian	*S. J. Tarlow
J. P. Meehan	

MARBLEHEAD**The Marblehead Co-operative Bank**
109 Pleasant StreetDate of Incorporation, May 5, 1886
Began Business, May 6, 1886Regular meeting for receipt of moneys the first
Thursday of each month.W. Gerry Martin Clarence E. Chapman
President *Treasurer**Directors*

A. M. Brown	W. K. Goodwin
*J. I. Carey	J. D. Hill
B. R. Chadwick	*W. G. Martin
C. E. Chapman	F. N. Osborne, Jr.
E. S. Clark, Jr.	D. M. Stacey
C. M. Damon	*A. L. Swasey
J. A. M. Dow	G. E. Taylor, Jr.
J. H. Ferguson	

MARLBOROUGH**The Marlborough Co-operative Bank**
187 Main StreetDate of Incorporation, April 16, 1890
Began Business, May 1, 1890Regular meeting for receipt of moneys the second
Friday of each month.Frederick W. Pratt Cecil E. Standish
President *Treasurer*Richard K. Cogswell
*Assistant Treasurer**Directors*

*F. N. Bearce	H. S. Morse
J. J. Bradley	F. W. Pratt
*A. M. Forbush	C. E. Standish
*N. Forbush	J. W. Temple
*H. E. Moineau	C. E. Williams

Hillside-Cambridge Co-operative Bank
356 Boston AvenueDate of Incorporation, September 5, 1877
Began Business, September 12, 1877Regular meeting for receipt of moneys the first
Tuesday of each month.George S. Miller Donald N. Sleeper
President *Treasurer*Flora S. Harris
*Assistant Treasurer**Directors*

C. D. Bain	A. F. Kearin
F. J. Callahan	A. W. Leighton
H. N. Craig, Jr.	*G. S. Miller
R. M. Craig	D. N. Sleeper
*J. L. Donovan	D. N. Sleeper, Jr.
F. A. Feldman	*G. W. Sleeper
A. S. Hurlburt	H. C. Valcour
H. S. Johnson	

MEDFORD**The Medford Co-operative Bank
60 High Street**

Date of Incorporation, June 21, 1886
Began Business, July 7, 1886

Regular meeting for receipt of moneys the first
Wednesday of each month.

Rufus H. Bond A. Henry Craft
President *Treasurer*

Cecelia G. Hussey
Assistant Treasurer

Directors

R. H. Bond	K. Hudson
J. J. Carew	*C. S. Leonard
M. B. Collins	W. Lippman
*A. H. Craft	C. L. Oxnard
J. C. G. DeWolfe	A. R. Staffier
*P. A. Hall	E. V. Telfer

**West Medford Co-operative Bank
430 High Street**

Date of Incorporation, May 9, 1924
Began Business, June 10, 1924

Regular meeting for receipt of moneys the second
Wednesday of each month.

J. Raymond Gaffey Robert M. Barclay
President *Treasurer*

Beatrice Keshian
Assistant Treasurer

Directors

*R. M. Barclay	A. Maggiore
A. W. Byam	W. Marchese
*J. R. Gaffey	*F. W. Marshall, Jr.
E. T. Gilligan	R. B. Risman
G. P. Hassett	R. R. Sullivan
F. W. Holmes	W. R. Ward
J. Kazanjian	

MEDWAY**Medway Co-operative Bank
322 Village Street**

Date of Incorporation, September 7, 1915
Began Business, October 5, 1915

Regular meeting for receipt of moneys the first
Tuesday of each month.

Rudolph F. King Daniel M. Malloy
President *Treasurer*

Directors

*F. B. Clark	R. J. Martin
A. T. Handverger	*D. J. Murphy
R. W. Hunter	R. J. O'Donnell
P. J. Kenney	*J. H. Reardon
G. P. King	A. L. Saunders
R. F. King	H. E. Sherman
*D. M. Malloy	*J. J. Sullivan
W. J. Malloy	

MELROSE**Melrose Co-operative Bank
638 Main Street**

Date of Incorporation, April 4, 1890
Began Business, April 20, 1890

Regular meeting for receipt of moneys the first
Monday of each month.

Ernest W. Lay Robert L. Hutchinson
President *Treasurer*

Dorothy J. White
Assistant Treasurer

Directors

J. L. Bancroft	J. W. Killam, Jr.
*H. L. Gilbert	E. W. Lay
B. Gittes	R. C. LeSaffre
E. A. Hanslin	*E. F. Perkins
*R. L. Hutchinson	H. T. Rand
H. W. Jones	G. B. Redding
S. H. Jones	C. B. Wills

MERRIMAC**The Economy Co-operative Bank
6 Church Street**

Date of Incorporation, July 26, 1889
Began Business, August 12, 1889

Regular meeting for receipt of moneys the second
Monday of each month.

Roy C. Journeay Wilfred G. Journeay
President *Treasurer*

Directors

*U. N. Corson	W. G. Journeay
H. M. Emery	*G. E. Lay
G. F. Gibbs	*C. H. Phillips
R. C. Journeay	

METHUEN**Methuen Co-operative Bank
30 Hampshire Street**

Date of Incorporation, April 4, 1923
Began Business, April 13, 1923

Regular meeting for receipt of moneys the last
business day of each month.

Ernest E. Richardson Alfred Eaton, Jr.
President *Treasurer*

Directors

R. J. Boddy	F. E. Hoyle
S. J. Caplan	K. R. Hyde
D. J. Cregg	*J. P. Lane
C. A. Dodge	S. Pickles
A. Eaton, Jr.	*E. E. Richardson
A. B. Gordon	*H. A. Tatone

MIDDLEBOROUGH**Middleborough Co-operative Bank**
30 South Main StreetDate of Incorporation, April 12, 1889
Began Business, May 1, 1889Regular meeting for receipt of moneys the third
Tuesday of each month.Lorenzo Wood Harold J. Donner
President *Treasurer*Irene B. Dunham John B. Lynde
*Assistant Treasurers**Directors*

H. K. Atkins	J. R. Kyrouz
*T. F. Begley	R. A. Nourse
*T. F. Callan, Jr.	*J. F. Riley
F. D. Costello	*H. W. Sears
G. P. Deane	J. V. Sullivan, Jr.
*G. A. Donner	A. A. Thomas
H. J. Donner	*L. Wood
J. H. Kennedy	

MILLBURY**Millbury Co-operative Bank**
97 Elm StreetDate of Incorporation, January 30, 1926
Began Business, February 10, 1926Regular meeting for receipt of moneys the second
Wednesday of each month.Warren B. Harris John R. Dalrymple
President *Treasurer**Directors*

C. A. Carlson	J. W. Owen
*J. A. Conley	*G. A. Russell
J. R. Dalrymple	W. T. Stockwell
W. B. Harris	O. H. Stowe
J. Higginbottom, Jr.	*W. W. Swift
W. E. Johnson	R. A. Wahlstrom
C. W. Monigle	

MILTON**Milton Co-operative Bank**
400 Granite AvenueDate of Incorporation, July 9, 1919
Began Business, September 17, 1919Regular meeting for receipt of moneys the fourth
Monday of each month.Frederick N. Marr William P. Melley
President *Treasurer*Donald H. Pierce
*Assistant Treasurer**Directors*

*J. C. Affanato	D. M. Jackson
J. L. Bough	D. H. Leahy
H. H. Budd	*A. E. Manning
W. L. Caldwell	*F. N. Marr
S. G. Craig	*W. P. Melley
J. M. Curley	*W. J. Murdock
*L. F. Gallagher	C. A. Westhaver

NEEDHAM**The Needham Co-operative Bank**
1063 Great Plain AvenueDate of Incorporation, April 21, 1892
Began Business, May 9, 1892Regular meeting for receipt of moneys the second
Wednesday of each month.Amos H. Shepherdson Amos H. Shepherdson
President *Treasurer*Ernest R. Keith
*Assistant Treasurer**Directors*

F. L. Cheney	J. N. Hall
*R. F. Day	*A. S. Holt
L. E. Eaton	*A. H. Shepherdson
D. H. Finnigan	E. F. Smith
*A. H. Godfrey	

NEW BEDFORD**Acushnet Co-operative Bank**
115 William StreetDate of Incorporation, November 15, 1889
Began Business, November 16, 1889Regular meeting for receipt of moneys the fourth
Saturday of each month.Merton C. Fisher Eugene F. Phelan
President *Treasurer*Bertha M. Bedard
*Assistant Treasurer**Directors*

B. M. Bedard	*E. F. Phelan
P. J. Coholan	*E. D. Stetson, Jr.
*A. P. Doyle	*W. Stitt
M. C. Fisher	C. H. Whittier
W. R. Freitas	S. F. Winsper

New Bedford Co-operative Bank
115 William StreetDate of Incorporation, July 11, 1881
Began Business, August 19, 1881Regular meeting for receipt of moneys the fourth
Saturday of each month.Merton C. Fisher Eugene F. Phelan
President *Treasurer*Bertha M. Bedard
*Assistant Treasurer**Directors*

B. M. Bedard	*E. F. Phelan
P. J. Coholan	*E. D. Stetson, Jr.
*A. P. Doyle	*W. Stitt
M. C. Fisher	C. H. Whittier
W. R. Freitas	S. F. Winsper

NEWBURYPORT**Newburyport Co-operative Bank**
42-44 State StreetDate of Incorporation, March 15, 1888
Began Business, April 9, 1888Regular meeting for receipt of moneys the second
Monday of each month.Albert M. Weatherby C. Albert Caswell
President *Treasurer*Margaret E. Stickney
*Assistant Treasurer**Directors*

*A. L. Armstrong	M. E. Stickney
M. G. Ayers	R. L. Thurlow
*C. A. Caswell	X. P. Walton
D. S. Currier	*A. M. Weatherby

NEWTON**The Auburndale Co-operative Bank**
307 Auburn StreetDate of Incorporation, February 8, 1910
Began Business, February 15, 1910Regular meeting for receipt of moneys the last
business day of each month.Edward B. Gray Allard M. Valentine
President *Treasurer*John A. Shaw
*Assistant Treasurer**Directors*

C. D. Ansley	H. H. Ham, Jr.
E. J. Boardman	*F. P. LeBaron
G. N. Chamberlain, Jr.	*E. J. MacDonald
F. F. Davidson	H. N. McGill
S. G. French	*A. M. Valentine
R. J. M. Fyfe	*W. F. White
E. B. Gray	

The Newton Co-operative Bank
305 Walnut StreetDate of Incorporation, June 4, 1888
Began Business, September 4, 1888Regular meeting for receipt of moneys the first
Tuesday of each month.Warren W. Oliver Walter A. Hood
President *Treasurer*Robert B. Nickerson
*Assistant Treasurer**Directors*

T. V. Cleveland	*W. W. Oliver
T. F. Donnelly	C. F. Schipper, Jr.
*F. A. Hawkins	D. Suvalle
*G. A. Haynes	N. H. S. Vincent
W. A. Hood	J. H. Walsh
*D. L. Morris	

Newton South Co-operative Bank
1156 Walnut StreetDate of Incorporation, July 8, 1913
Began Business, September 18, 1913Regular meeting for receipt of moneys the last
business day of each month.C. J. Kesseli J. R. Redfern
President *Treasurer*C. T. Barry
*Assistant Treasurer**Directors*

*L. Alvord	G. T. McLaughlin
R. S. Hamilton	W. H. Prentice
C. A. Hill	*J. R. Redfern
*E. C. Keating	*A. J. Rochette
P. E. Keating	J. A. Waters
*C. J. Kesseli	

West Newton Co-operative Bank
1308 Washington StreetDate of Incorporation, June 16, 1892
Began Business, June 22, 1892Regular meeting for receipt of moneys the last
business day of each month.Loomis Patrick Francis C. Chase
President *Treasurer*Gladys Pillion
*Assistant Treasurer**Directors*

*F. C. Chase	*E. F. Rogers
J. A. Cranshaw	F. M. Sears
*J. B. Davis	R. M. Segal
*C. E. Hilliard	*J. C. Skinner
C. H. Holdridge	*G. W. Tomlinson
F. K. Hoyt	*R. J. White
L. Patrick	A. R. Whitman
*K. E. Prior	

NORTHAMPTON**The Northampton Co-operative Bank**
67 King StreetDate of Incorporation, May 21, 1889
Began Business, May 24, 1889**Branch Office****19 North Pleasant Street, Amherst**Regular meeting for receipt of moneys the first
business day of each month.Harold Y. Beastall James M. Ross
President *Treasurer*Richard Ruddeforth
*Assistant Treasurer**Directors*

*M. C. Aquadro	W. C. Jones
A. August	J. W. Lederle
*H. Y. Beastall	*A. E. Lumley
C. A. Dolan	A. D. Morse
W. E. Dwyer	R. D. Newell, Sr.
R. W. Finck	J. M. Ross
H. G. Fish	*W. A. Rudd

NORWOOD**The Norwood Co-operative Bank
24 Guild Street**

Date of Incorporation, September 20, 1889
Began Business, October 1, 1889

Regular meeting for receipt of moneys the first
Tuesday of each month.

Kenneth W. Tatrow Charles P. Kent
President Treasurer

Herbert J. Millen
Assistant Treasurer

Directors

*A. P. Allen	*L. Orent
*J. J. Callahan	C. L. Rich
*J. J. Coakley	*K. W. Tatrow
E. L. Donovan	R. W. Williamson
R. V. Garner	P. A. Woodward
C. J. McCreery	

ORANGE**Orange Co-operative Bank
11 North Main Street**

Date of Incorporation, January 8, 1889
Began Business, January 23, 1889

Regular meeting for receipt of moneys the fourth
Tuesday of each month.

Justin P. Waite William L. Kimball
President Treasurer

Isadore A. Lundgren
Assistant Treasurer

Directors

W. W. Brewer	L. H. Rogers
*E. G. Harrington	J. P. Waite
L. B. Horrigan	F. T. Waters, Jr.
H. M. Johnson	*F. L. Webster
J. R. Kimball	*G. E. Whitney
W. L. Kimball	D. A. Witty
R. W. Moore	D. B. Woodward

PEABODY**The Peabody Co-operative Bank
32 Main Street**

Date of Incorporation, May 28, 1888
Began Business, June 16, 1888

Regular meeting for receipt of moneys the third
Friday of each month.

William J. D. Ratcliff Theodore W. Lawson, Jr.
President Treasurer

Marjorie L. Ricker
Assistant Treasurer

Directors

H. B. Bliss	T. E. Lynch
L. F. Conway	A. L. Pierce
T. E. Hayes	*W. J. D. Ratcliff
*J. D. Jeffers	J. A. Sanger
*G. F. Jones	W. P. Trask
E. H. Lalime	J. P. Woods
H. W. Legro	

PITTSFIELD**The Pittsfield Co-operative Bank
48 Fenn Street**

Date of Incorporation, February 15, 1889
Began Business, March 5, 1889

Regular meeting for receipt of moneys the last
business day of each month.

Walter L. Guiltinan Walter L. Guiltinan
President Treasurer

Edward C. Durant Charles P. Hooker
Florence M. Coy
Assistant Treasurers

Directors

C. H. Cook	*S. L. Rosenfeld
C. E. Cozzio	*A. P. Shaw
B. M. England	J. C. Smith
W. L. Guiltinan	*S. M. Smith
*F. A. Hanlon	W. B. West
C. H. Manning	W. A. Whittlesey, III
H. Reynolds	

QUINCY**North Quincy Co-operative Bank
440 Hancock Street**

Date of Incorporation, May 18, 1953
Began Business, May 29, 1953

Regular meeting for receipt of moneys the last
business day of each month.

Reuben A. Grossman Mary E. Holmes
President Treasurer

Directors

*N. Belt	R. Grossman
*H. Berry	S. Grossman
*B. Cohen	J. Hallisey
A. Dockser	M. Holmes
*C. Dockser	A. Poley
*M. Grossman	S. Stadfeld
N. Grossman	

**The Quincy Co-operative Bank
1259 Hancock Street**

Date of Incorporation, April 17, 1889
Began Business, May 7, 1889

**Branch Office
Route 3 and Rockland Street, Hanover**

Regular meeting for receipt of moneys the first
Wednesday of each month.

Heslip E. Sutherland Ralph W. Moorhead
President Treasurer

Marjorie Caswell Lawrence D. Duncan, III
Assistant Treasurers

Directors

*L. H. Abbott	J. R. Herbert
*W. S. Carson	W. A. O'Connell
*A. W. Clark	*N. V. Papani
*L. S. Cleaves	*W. P. Smith
J. B. Grossman	*H. E. Sutherland

QUINCY**Shipbuilders Co-operative Bank**
15 Chestnut Street

Date of Incorporation, January 16, 1920
Began Business, February 20, 1920

Regular meeting for receipt of moneys the second
Friday of each month.

George F. O'Brien Francis X. McCauley
President *Treasurer*

Sabra R. Turner
Assistant Treasurer

Directors

L. Antonelli	W. J. Martin
H. A. Brecht	Hon. K. L. Nash
*J. F. Cronin	G. F. O'Brien
F. Duggan	W. J. Owens
*L. D. Duncan, Jr.	*B. Rappaport
*E. C. Geehr	J. D. Smith
J. W. Kapples, Jr.	*T. H. Webb
R. J. Larkin	

RANDOLPH**The Randolph Co-operative Bank**
142 North Main Street

Date of Incorporation, January 29, 1889
Began Business, February 7, 1889

Regular meeting for receipt of moneys the first
Thursday of each month.

Walter J. Good William J. Leahy
President *Treasurer*

Edward C. Hoeg
Assistant Treasurer

Directors

W. G. Billingham	F. J. Leahy
R. W. Cartwright, Jr.	W. J. Leahy
T. A. Fardy	C. L. Paine
*E. R. Flaherty	J. L. Porter
*W. J. Good	*J. T. Shay
R. H. Hutchinson	M. E. Young

READING**Reading Co-operative Bank**
180 Haven Street

Date of Incorporation, November 27, 1886
Began Business, December 6, 1886

Regular meeting for receipt of moneys the Tuesday
following the first Monday of each month.

Earle H. Chapin Leslie D. Stark
President *Treasurer*

T. Gerald Richards
Assistant Treasurer

Directors

*P. E. Case	H. H. Jones
*E. H. Chapin	R. M. Kelmon
*H. B. Currell	H. E. Melzar
R. R. Currier	R. K. Pomeroy
W. G. Day	B. F. Sands
*J. L. Devaney	E. J. Scott
E. M. Halligan	W. A. Stevens
H. R. Johnson	

ROCKLAND**Rockland Co-operative Bank**
308 Union Street

Date of Incorporation, February 21, 1911
Began Business, March 9, 1911

Regular meeting for receipt of moneys the second
Thursday of each month.

Mark W. Murrill Joseph B. Estes
President *Treasurer*

Directors

C. S. Burrell	W. T. Magoun
W. D. Coughlan	*M. W. Murrill
*J. B. Estes	S. A. Peterson
*G. A. Gallagher	L. Phillips, 2nd
R. J. Geogan	A. E. Sullivan
J. M. Golemme	R. D. Tedeschi
*J. T. Higgins	

SALEM**The Roger Conant Co-operative Bank**
256 Essex Street

Date of Incorporation, November 9, 1894
Began Business, November 13, 1894

Regular meeting for receipt of moneys the last busi-
ness day of each month.

Ralph H. Porter Stanley B. Winn
President *Treasurer*

Directors

W. J. Fowler	M. J. Reardon
*H. S. Lefavour	A. I. Shatswell
*R. H. Porter	*M. S. Smith

Salem Co-operative Bank
71 Washington Street

Date of Incorporation, April 7, 1888
Began Business, April 13, 1888

Regular meeting for receipt of moneys the last
business day of each month.

Wilfrid W. Brouillette H. Willard Horne
President *Treasurer*

Directors

*W. W. Brouillette	*J. A. Johnson
H. F. Callahan	E. P. Lane
*F. A. Gallagher	H. G. Macomber
R. A. Hamilton	E. P. Parker
H. W. Horne	C. C. Tuttle

SANDWICH

Sandwich Co-operative Bank Main Street

Date of Incorporation, October 1, 1885
Began Business, December 15, 1885

Regular meeting for receipt of moneys the third
Tuesday of each month.

J. Foxcroft Carleton George Sutton
President *Treasurer*

Camilla E. Nevius
Assistant Treasurer

Directors

I. K. Besse *A. E. Hoy
W. G. Bryden *J. T. Liberty
J. F. Carleton *W. E. C. Perry
C. E. Cross D. R. Small
*C. I. Goodspeed G. Sutton
*W. E. Heuss

SAUGUS

Saugus Co-operative Bank 544 Lincoln Avenue

Date of Incorporation, March 31, 1911
Began Business, May 10, 1911

Regular meeting for receipt of moneys the second
Wednesday of each month.

Frederick J. England Horace C. Ramsdell
President *Treasurer*

Directors

G. H. Anthony *J. S. King
*E. W. Cousins G. R. Moriello
*F. J. England *H. B. Poole
S. E. Gillespie *H. C. Ramsdell
H. B. Huff, Jr. L. P. Sanborn

SHARON

The Sharon Co-operative Bank 7 South Main Street

Date of Incorporation, January 19, 1912
Began Business, February 12, 1912

Regular meeting for receipt of moneys the third
Monday of each month.

Dwight P. Colburn V. Belle Winchester
President *Treasurer*

Directors

W. B. Buttinger W. F. Hickes
F. A. Chase W. H. Howe
*D. P. Colburn A. C. Kellogg
*W. G. Darrow *A. H. Urann
G. C. Derry *H. S. Whitney
J. J. Fox V. B. Winchester

SHIRLEY

Shirley Co-operative Bank 25 Main Street

Date of Incorporation, December 27, 1907
Began Business, January 1, 1908

Regular meeting for receipt of moneys the second
Wednesday of each month.

Ralph G. Hillman Lewis H. Bradford
President *Treasurer*

Donald L. Bradford
Assistant Treasurer

Directors

*D. L. Bradford R. H. J. Holden
*L. H. Bradford P. Howard
C. E. Brown D. McDuffee
H. L. Choate E. J. Michaud
H. Dunn W. Westowski
V. H. Griffin R. S. Wheeler
*J. Gundersen

SOMERVILLE

Central Co-operative Bank 405 Highland Avenue

Date of Incorporation, January 15, 1915
Began Business, February 1, 1915

Regular meeting for receipt of moneys the last
business day of each month.

John D. Kelley Joseph R. Doherty
President *Treasurer*

Margaret E. McGurl
Assistant Treasurer

Directors

W. J. Bennett J. D. Kelley
*W. G. Cheever A. B. Mahoney
*J. R. Doherty J. T. McGrath
*L. C. Donahue R. J. Muldoon
*W. J. Donovan J. J. Vaccaro
J. P. Heffernan

Somerville Co-operative Bank 60 Union Square

Date of Incorporation, May 4, 1880
Began Business, June 7, 1880

Regular meeting for receipt of moneys the first
Monday of each month.

T. Everett VanInderstine Hubert A. Mitchell
President *Treasurer*

Ada B. Foulger
Assistant Treasurer

Directors

A. J. Anthony C. M. Hutchins
F. C. Babcock K. H. Lyon
N. A. Belden *H. A. Mitchell
*T. F. Bennett, Jr. *T. E. VanInderstine
A. H. Hall C. W. Walters
C. I. Horton L. R. Wentworth

SOUTHBIDGE**The Southbridge Co-operative Bank**
15 Elm StreetDate of Incorporation, March 8, 1910
Began Business, April 7, 1910Regular meeting for receipt of moneys the last
business day of each month.

Robert P. Montague <i>President</i>	Robert E. Coderre <i>Treasurer</i>
Armand H. Lapierre <i>Assistant Treasurer</i>	
<i>Directors</i>	

G. E. Casaubon	A. G. Morin
E. L. Coderre	R. S. Normandin
*R. E. Coderre	O. J. Paquette, Jr.
L. E. Colognesi	W. Richard
M. J. Kurposka	*A. A. Roy
*J. V. Laughnane	H. N. Smith
A. LeDoux	G. R. Tasse
R. P. Montague	

SPRINGFIELD**Springfield Co-operative Bank**
81 State StreetDate of Incorporation, April 13, 1882
Began Business, May 9, 1882**Branch Office**
864 State Street, SpringfieldRegular meeting for receipt of moneys the second
Tuesday of each month.

Floyd A. Oatman <i>President</i>	David P. Radebaugh <i>Treasurer</i>
Eva Anderson <i>Assistant Treasurer</i>	Gene E. Maggi <i>Assistant Treasurer</i>
<i>Directors</i>	

S. P. Blake	*H. C. Heiden
G. C. F. Carlson	L. C. Hinekey
E. W. Carman	B. Mount
R. S. Carroll	*F. A. Oatman
H. N. Charkoudian	*D. P. Radebaugh
S. R. Cook	C. Ruggles, Jr.
M. J. Donovan	W. L. Spaulding
R. R. Emerson	*W. Sturtevant
C. H. Gardner	W. L. Wright
W. E. Guenther	G. R. Yerrall, 3rd

STONEHAM**Stoneham Co-operative Bank**
365 Main StreetDate of Incorporation, January 10, 1887
Began Business, February 1, 1887Regular meeting for receipt of moneys the second
Tuesday of each month.

William S. Lister <i>President</i>	Harold S. Adams <i>Treasurer</i>
Howard F. Achorn <i>Assistant Treasurer</i>	
<i>Directors</i>	

H. F. Achorn	*E. B. Elliott
H. S. Adams	W. S. Lister
*C. E. Ames	*J. C. Nelson
L. Barbo	R. E. Robertson
G. W. Beane	R. H. Seitz
G. E. Bell	M. D. Taylor
E. R. Boyd	E. L. Young
K. A. Currie	

STOUGHTON**The Stoughton Co-operative Bank**
20 Park StreetDate of Incorporation, March 23, 1886
Began Business, April 10, 1886Regular meeting for receipt of moneys the tenth
day of each month.

Fred C. Phillips <i>President</i>	E. LeRoy Clark <i>Treasurer</i>
Mildred R. Halliden <i>Assistant Treasurer</i>	
<i>Directors</i>	

*A. W. Buckley	W. J. O'Brien
R. J. Buckley	A. L. Penardi
*E. L. Clark	F. C. Phillips
J. R. Coogan	*W. G. Pratt
*M. D. Lowe	B. J. Reilly
L. F. Madden	T. L. Roach
*P. J. McGarvey	R. F. Warner
J. H. McGrath	

TAUNTON**Mechanics' Co-operative Bank**
308 Bay StreetDate of Incorporation, September 14, 1877
Began Business, September 17, 1877Regular meeting for receipt of moneys the first
Monday after the fifteenth of each month.

Elmer B. Noyes <i>President</i>	George W. Robertson <i>Treasurer</i>
Beatrice F. Burt <i>Assistant Treasurer</i>	
<i>Directors</i>	

G. F. Bellamy, Jr.	*F. Kerry
*R. E. Bentley	*M. D. Lemaire
F. G. Burt	E. B. Noyes
R. E. Deponte	*G. W. Robertson
P. F. Francis	M. S. Rozowicz
V. A. George	F. R. Tripp
M. E. Hooker	L. B. Wood

Taunton Co-operative Bank
4 Winthrop StreetDate of Incorporation, March 2, 1880
Began Business, March 17, 1880Regular meeting for receipt of moneys the third
Tuesday of each month.

Charles R. Galligan <i>President</i>	Robert I. Lawrence <i>Treasurer</i>
Ruth R. Woodward <i>Assistant Treasurer</i>	
<i>Directors</i>	

A. A. Andrade	E. J. O'Brien
R. E. Costello	*P. F. O'Donnell
C. A. Eldridge	A. B. Pierce
*C. R. Galligan	*H. E. Pierce
E. S. Hill	S. D. Robinson
*R. I. Lawrence	C. L. Vanderwarker
*R. H. Lincoln	E. S. White
G. T. Miller	

The Weir Co-operative Bank 33-35 Weir Street

Date of Incorporation, July 11, 1884
Began Business, July 16, 1884

Regular meeting for receipt of moneys the first
Tuesday after the sixteenth of each month.

Warren M. Swift
President

William W. Doherty
Treasurer

Directors

T. J. Devine
*W. W. Doherty
G. A. Horton
J. H. Martin
A. S. O'Keefe
C. A. Perry
L. W. Phillips

W. G. Powers
*H. H. Presbrey
W. F. Rayment
M. C. Robbins
*W. M. Swift
*J. Trucchi
*T. T. Tweedy

TEMPLETON

The Baldwinville Co-operative Bank Central Street

Date of Incorporation, July 16, 1889
Began Business, July 24, 1889

Regular meeting for receipt of moneys the fourth
Wednesday of each month.

Henry R. Wheeler
President

David J. St. Germain
Treasurer

Catherine A. Pianka
Assistant Treasurer

Directors

*M. S. Brown
W. W. Colburn
L. W. Day
*W. H. Gleason
W. J. Graves
F. S. Kenney
M. A. Miller
A. F. Moulton

W. B. Paine
P. J. Pease
R. F. Smith
*M. E. Stinson
G. A. Stuart
*H. R. Wheeler
E. A. Wirkkala

TISBURY

The Martha's Vineyard Co-operative Bank South Main Street

Date of Incorporation, April 22, 1909
Began Business, May 14, 1909

Regular meeting for receipt of moneys the second
Wednesday of each month.

Leland W. Renear
President

Dwight W. Robb
Treasurer

Edythe H. Simpson
Assistant Treasurer

Directors

A. L. Braley
H. Cronig
A. O. Fischer
W. E. Flanders
G. S. Garland
L. M. Greene
N. C. Hinckley
A. H. Jernegan

S. C. Luce, Jr.
*J. M. Lambert
*P. J. Norton
J. E. Phillips
*L. W. Renear
*W. C. Ripley
D. W. Robb

UXBRIDGE

Uxbridge Co-operative Bank 35 North Main Street

Date of Incorporation, March 5, 1929
Began Business, March 5, 1929

Regular meeting for receipt of moneys the first
Friday of each month.

Harold J. Walter
President

Herbert C. Bridges
Treasurer

Pauline L. Boudreau
Assistant Treasurer

Directors

*W. P. Barron
T. J. Brennan
*H. C. Bridges
F. L. Kenney
*F. E. Larkin
J. Mulvey
F. Prestera

W. Ratkiewicz
R. S. W. Roberts
*H. B. Seagrave
*K. D. Taft
A. D. Tancrell
H. J. Walter

WAKEFIELD

Wakefield Co-operative Bank 347 Main Street

Date of Incorporation, January 31, 1887
Began Business, March 5, 1887

Branch Office
596 Main Street, Lynnfield Centre

Regular meeting for receipt of moneys the tenth
day of each month.

Jabez Hollett
President

Galen W. Hoyt
Treasurer

Dorothy L. Murphy
Assistant Treasurers

Directors

J. S. Caldwell
H. B. Evans
*H. N. Goodspeed
*J. Hollett
R. A. Hovey
*G. W. Hoyt

P. E. Lewis
J. J. McCarthy
W. C. McKie
J. J. Round, Jr.
*G. H. Stout
*H. A. Tobey

WALPOLE

Walpole Co-operative Bank 982 Main Street

Date of Incorporation, June 11, 1912
Began Business, June 12, 1912

Regular meeting for receipt of moneys the second
Friday of each month.

Willard E. Everett
President

Ralph P. Kelley
Treasurer

Directors

T. M. Connell
W. E. Everett
J. H. Ginley
*C. B. Gove
C. E. Hartshorn
*R. H. Kannally

*R. P. Kelley
W. D. McLean
D. F. O'Brien
H. D. Robinson
*A. W. Smith
W. Warren

WALTHAM**Middlesex Family Co-operative Bank**
20 Lexington StreetDate of Incorporation, December 30, 1953
Began Business, January 23, 1954Regular meeting for receipt of moneys the last
business day of each month.Robert A. Grimes Leo Gallitano
President *Treasurer*Edward T. Cousineau
*Assistant Treasurer**Directors*

L. Biron	J. Drapkin
P. E. Burke	*L. Gallitano
R. A. Campisi	*R. A. Grimes
S. A. Cohn	N. J. Semenza
J. C. Collins	T. F. Walsh
*W. H. Curnyn	*B. Wolk

WARE**Ware Co-operative Bank**
Main and Church StreetsDate of Incorporation, March 23, 1920
Began Business, April 10, 1920**Branch Office**
24 Main Street, Three RiversRegular meeting for receipt of moneys the second
Friday of each month.Arlan H. Schoonmaker Francis H. Chrobak
President *Treasurer*Herman W. Leonard M. Eugenia Tucker
*Assistant Treasurers**Directors*

G. J. Burgiel	*A. H. Schoonmaker
*F. H. Chrobak	N. W. Schoonmaker
T. A. Deslauriers	W. W. Shuttleworth
C. E. Gadaire	*C. E. Williams
W. M. Hyde	

WAREHAM**Wareham Co-operative Bank**
261 Main StreetDate of Incorporation, May 1, 1918
Began Business, June 1, 1918Regular meeting for receipt of moneys the second
Tuesday of each month.George H. Smith Robert M. Whitcomb
President *Treasurer*Walter C. Morse
*Assistant Treasurer**Directors*

E. K. Baker	*R. C. Dunn
J. J. Bosnengo	L. L. Eldredge
K. J. Bruce	R. C. Hammond
A. R. Cook	*E. L. Morse
C. C. Cornwell	*G. H. Smith
J. Coyne	*R. M. Whitcomb

WEBSTER**The Webster Co-operative Bank**
218 Main StreetDate of Incorporation, August 2, 1889
Began Business, August 8, 1889Regular meeting for receipt of moneys the second
Thursday of each month.John E. LaBonte Amory A. Aldrich
President *Treasurer*M. Ella Towne
*Assistant Treasurer**Directors*

*A. A. Aldrich	T. C. Deary
J. J. Bergin	J. E. LaBonte
W. A. Cash	E. R. McGuinness
F. E. Cassidy	*W. J. Simcuskys
*W. H. Cassidy	A. Wylie

WELLESLEY**Wellesley Co-operative Bank**
577 Washington StreetDate of Incorporation, January 24, 1911
Began Business, January 25, 1911Regular meeting for receipt of moneys the second
Wednesday of each month.William H. Gleason William H. Gleason, Jr.
President *Treasurer*Alice M. Howe
*Assistant Treasurer**Directors*

J. E. Cahill	G. H. MacGillivray
*D. B. Coleman	W. M. McNamara
*W. H. Gleason	*T. H. Slaman
I. P. Gramkow	W. W. White
C. N. Holman	

WESTFIELD**Westfield Co-operative Bank**
10 Elm StreetDate of Incorporation, December 13, 1881
Began Business, December 19, 1881Regular meeting for receipt of moneys the third
Monday of each month.William L. Wallis William L. Wallis
President *Treasurer*Gertrude Andras
*Assistant Treasurer**Directors*

*H. F. Dalton	F. H. Miller
F. A. Ferguson	C. E. Schwer
*A. L. Finlay	R. S. Scott
R. E. Fuller	F. F. Stange
*R. N. Gaylord	*W. L. Wallis
S. M. Healey	W. B. Warren
A. L. MacLean	A. T. Wiggins
M. R. Mason	

WEST SPRINGFIELD**West Springfield Co-operative Bank**
37 Elm StreetDate of Incorporation, April 8, 1897
Began Business, May 12, 1897Regular meeting for receipt of moneys the second
Wednesday of each month.Richard M. Robinson Earle C. Harvey
President *Treasurer*Muriel P. Sears Paul J. Winkler
*Assistant Treasurers**Directors*

D. S. Ames	*R. M. Robinson
J. J. Borgatti	G. B. Shattuck
E. G. Boss	C. B. Smith
*C. M. Bryan	M. D. Southworth
G. B. Corcoran	*R. C. Streeter
A. B. Cote	H. M. Teece
E. C. Harvey	

WEYMOUTH**The North Weymouth Co-operative Bank**
35 Sea StreetDate of Incorporation, September 26, 1910
Began Business, October 1, 1910Regular meeting for receipt of moneys the first
Friday of each month.George M. Winters Russell A. Stiles
President *Treasurer**Directors*

J. L. Bastey	H. E. Sutherland
*C. W. Burgess	S. T. Torrey
E. W. Stiles	*H. W. White
*R. A. Stiles	G. M. Winters

South Shore Co-operative Bank
17 Front StreetDate of Incorporation, April 18, 1890
Began Business, May 5, 1890Regular meeting for receipt of moneys the first
Monday of each month.Howard B. Hall George E. England
President *Treasurer*Gertrude M. Bosien
*Assistant Treasurer**Directors*

A. A. Cicchese	G. E. Jordan
R. C. Cowing	W. B. Nott
*E. M. Dwyer	*H. J. Rose
G. E. England	W. P. Sheppard
*H. B. Hall	A. Thorp
E. A. Hunt	*F. Valicenti

South Weymouth Co-operative Bank
12 Union StreetDate of Incorporation, February 28, 1889
Began Business, March 9, 1889Regular meeting for receipt of moneys the second
Thursday of each month.Frank W. Holbrook John E. Horace
President *Treasurer**Directors*

F. T. Barnes	J. M. Leahy
A. F. Danahy	D. L. O'Donnell
*E. R. Grieves	*J. B. O'Kane
*F. W. Holbrook	*C. C. Starratt
J. E. Horace	*H. D. Williams

WINCHENDON**Winchendon Co-operative Bank**
77 Central StreetDate of Incorporation, September 9, 1891
Began Business, September 16, 1891Regular meeting for receipt of moneys the third
Wednesday of each month.Robert B. Greenwood, Sr. Harold P. Hackett, Jr.
President *Treasurer**Directors*

N. T. Bateman	J. D. Hildreth
O. J. Dellasanta	A. R. James
H. H. Elliott	S. A. Jones
E. F. Fletcher	*C. A. L'Huillier
R. A. Giardini	R. H. Porter
*R. B. Greenwood, Sr.	R. F. Robichaud
*R. B. Greenwood, Jr.	J. J. Witt
H. P. Hackett, Jr.	

WINCHESTER**Winchester Co-operative Bank**
19 Church StreetDate of Incorporation, November 13, 1893
Began Business, November 13, 1893Regular meeting for receipt of moneys the first
Monday of each month.Curtis W. Nash George L. Billman
President *Treasurer*Concetta F. Derro
*Assistant Treasurer**Directors*

*G. L. Billman	M. B. Kerr
S. C. Blanchard	*C. A. Murphy
D. H. Bradley, II	C. W. Nash
H. L. Clark, Jr.	S. E. Neill
*A. D. Elliott	

WINTHROP**Winthrop Co-operative Bank**
15 Bartlett Road

Date of Incorporation, February 15, 1907
Began Business, March 13, 1907

Regular meeting for receipt of moneys the second
Wednesday of each month.

Harry R. Dodge Almon E. Whittemore
President *Treasurer*

Florence Auburn Norman W. Davis
Assistant Treasurers

Directors

E. A. Barclay	J. C. McMurray
F. A. Baumeister	T. B. Smith
*N. W. Davis	*G. W. Thompson
H. R. Dodge	*A. E. Whittemore
C. L. Hicks	

WRENTHAM**Wrentham Co-operative Bank**
34 Kendrick Street

Date of Incorporation, February 26, 1901
Began Business, March 13, 1901

Regular meeting for receipt of moneys the second
Wednesday of each month.

Charles C. Winter James H. Roberts
President *Treasurer*

Directors

*C. W. Capron	E. O. Olsen
G. M. Carlson	L. A. Raymond
*J. A. Fuller	*W. H. Stewart
R. L. Hatch	J. A. Warren
L. C. Jenness	B. E. White
C. B. McDougald	C. C. Winter

WOBURN**Woburn Co-operative Bank**
6 Common Street

Date of Incorporation, February 21, 1887
Began Business, March 10, 1887

Regular meeting for receipt of moneys the second
Thursday of each month.

Herman P. Peterson Terence D. Kenney
President *Treasurer*

William F. Dunn
Assistant Treasurer

Directors

E. J. Bixby	*T. D. Kenney
E. G. Boyle	*M. H. McCarron
J. F. Buel	E. M. Neilson
E. C. Fowle	*H. P. Peterson
*R. Johnson	J. P. Sheeran
C. C. Keleher	

YARMOUTH**The Cape Cod Co-operative Bank**
Hallet Street

Date of Incorporation, July 19, 1921
Began Business, August 4, 1921

Regular meeting for receipt of moneys the first
Thursday of each month.

Nye Crowell Harriett G. Chase
President *Treasurer*

Ruth T. Catto
Assistant Treasurer

Directors

L. R. Armstrong	F. E. Howes
*N. Crowell	G. H. Mellen, Jr.
H. C. Doane	L. W. Newman
O. W. Doane, Jr.	*R. H. Nye
C. W. Downs	*G. Pulsifer
W. M. Gaffney	*A. L. Smith
*R. S. Hall	R. Thacher
F. H. Hinckley, Jr.	

WORCESTER**Home Co-operative Bank**
282 Main Street

Date of Incorporation, January 13, 1948
Began Business, February 9, 1948

Regular meeting for receipt of moneys the last
business day of each month.

Edward C. Maher Edward R. Bryson
President *Treasurer*

Justine V. Colberg
Assistant Treasurer

Directors

*M. Baker, Jr.	E. C. Maher
F. J. Bonardi	L. W. Malboeuf
*J. C. Casdin	C. E. Mingolla
*W. A. Dean, Jr.	*J. C. Morrissey
W. L. Fox	H. St. Pierre
*R. O. Hallen	

ABSTRACTS OF THE ANNUAL REPORTS
OF
CO-OPERATIVE BANKS,
CO-OPERATIVE CENTRAL BANK,
CO-OPERATIVE BANKS EMPLOYEES' RETIREMENT
ASSOCIATION
FOR THE YEAR ENDING
AT THE CLOSE OF BUSINESS
APRIL 1961
AND
SAVINGS AND LOAN ASSOCIATIONS
AT THE CLOSE OF BUSINESS
DECEMBER 1960

	ABINGTON	ADAMS
	NORTH ABINGTON CO-OPERATIVE BANK	ADAMS CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$500 00	\$10,000 00
Direct reduction	2,744,720 10	2,523,275 71
G.I. loans	761,670 77	243,365 57
Federal Housing Administration, Title II	291,422 33	—
Statutory common form	5,600 00	—
Dues and principal payments suspended	3,664 92	—
Other real estate	—	—
Home modernization loans	4,156 49	35,724 82
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	144 93	—
Loans on shares and deposits:		
Serial	31,700 00	50,705 00
Paid-up certificates	22,180 00	725 00
Savings	20,010 00	39,540 00
Other financial institutions	—	13,926 00
Real estate held by foreclosure and in possession	16,378 95	—
Bank building	78,933 40	—
Alterations to leased quarters	—	—
Furniture and fixtures	20,071 95	445 62
Share Insurance Fund	778 80	2,046 49
Due from Co-operative Central Bank	39,466 72	44,805 63
Investments:		
U. S. Government obligations, direct and fully guaranteed	274,562 67	1,310,529 72
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	69,400 00	—
Shares in other co-operative banks	—	280,000 00
Cash and due from banks	230,604 57	263,316 00
Prepaid expenses	2,074 75	—
Other assets	—	—
TOTAL ASSETS	\$4,618,041 35	\$4,818,405 56
LIABILITIES		
Capital:		
Dues capital	\$524,005 00	\$1,007,685 00
Profits capital	80,311 78	153,451 59
Paid-up share certificates	1,759,200 00	513,000 00
Savings share accounts	1,632,734 81	2,679,958 01
Dividend savings accounts	—	—
Club accounts	28,289 50	—
Military share accounts	—	—
Suspended share accounts	96 59	52 00
Matured share accounts	—	—
Net undivided earnings	15,458 23	—
Reserves:		
Guaranty fund	167,075 61	133,292 91
Surplus	216,934 38	123,346 69
Other reserves	—	147,566 62
Notes payable	—	—
Dividends declared	—	8,977 50
Credits of members not applied	142 05	—
Due on uncompleted loans	81,772 02	6,772 54
Borrowers' accumulations for taxes	108,363 38	44,288 80
Reserve for Federal Income Taxes	—	—
Unearned discount	562 50	—
Other liabilities	3,095 50	13 90
TOTAL LIABILITIES	\$4,618,041 35	\$4,818,405 56

AMESBURY	ARLINGTON	ATHOL	ATTLEBORO	AUBURN
THE AMESBURY CO-OPERATIVE BANK	THE ARLINGTON CO-OPERATIVE BANK	ATHOL CO-OPERATIVE BANK	ATTLEBOROUGH CO-OPERATIVE BANK	AUBURN CO-OPERATIVE BANK
<div>—</div> <div>\$1,522,505 22</div> <div>381,550 19</div> <div>—</div> <div>12,497 05</div> <div>49 67</div> <div>19,989 07</div> <div>735 22</div> <div>18,435 00</div> <div>4,715 00</div> <div>25,368 20</div> <div>4,215 00</div> <div>—</div> <div>2,835 91</div> <div>4,764 51</div> <div>1,432 02</div> <div>19,007 07</div> <div>262,960 69</div> <div>—</div> <div>34,700 00</div> <div>107,889 29</div> <div>567 70</div> <div>—</div> <div>\$2,424,216 81</div>	<div>—</div> <div>\$11,001,158 03</div> <div>2,133,107 53</div> <div>—</div> <div>56,188 26</div> <div>—</div> <div>9,615 00</div> <div>—</div> <div>85,760 00</div> <div>47,595 00</div> <div>57,715 00</div> <div>1,450 00</div> <div>39,381 97</div> <div>—</div> <div>6,166 59</div> <div>39,517 75</div> <div>140,143 55</div> <div>1,376,625 00</div> <div>100,000 00</div> <div>252,900 00</div> <div>663,872 76</div> <div>—</div> <div>—</div> <div>\$16,011,196 44</div>	<div>—</div> <div>\$4,391,983 57</div> <div>290,594 00</div> <div>—</div> <div>16,293 84</div> <div>12,420 19</div> <div>1,152 48</div> <div>41,592 06</div> <div>203 22</div> <div>33,885 00</div> <div>37,545 00</div> <div>39,590 00</div> <div>1,653 00</div> <div>13,153 43</div> <div>27,223 90</div> <div>—</div> <div>8,399 14</div> <div>1 00</div> <div>49,541 34</div> <div>330,765 94</div> <div>—</div> <div>87,800 00</div> <div>328,789 00</div> <div>—</div> <div>—</div> <div>\$5,712,586 11</div>	<div>\$2,116,050 00</div> <div>734,443 70</div> <div>—</div> <div>—</div> <div>—</div> <div>5,765 22</div> <div>—</div> <div>242 86</div> <div>46,490 00</div> <div>38,235 00</div> <div>—</div> <div>7,578 96</div> <div>—</div> <div>431 05</div> <div>4,787 16</div> <div>400 00</div> <div>29,724 78</div> <div>224,406 25</div> <div>—</div> <div>—</div> <div>148,206 06</div> <div>187 48</div> <div>—</div> <div>\$3,356,948 52</div>	<div>—</div> <div>\$2,435,182 63</div> <div>—</div> <div>—</div> <div>14,129 94</div> <div>—</div> <div>5,289 27</div> <div>—</div> <div>55,894 00</div> <div>21,565 00</div> <div>28,222 00</div> <div>—</div> <div>—</div> <div>4,437 45</div> <div>167 53</div> <div>24,371 09</div> <div>136,760 75</div> <div>—</div> <div>42,800 00</div> <div>169,941 41</div> <div>—</div> <div>—</div> <div>\$2,938,761 07</div>
<div>\$351,577 00</div> <div>58,418 55</div> <div>436,800 00</div> <div>1,248,422 52</div> <div>—</div> <div>474 00</div> <div>—</div> <div>—</div> <div>—</div> <div>83,687 59</div> <div>70,266 25</div> <div>83,148 90</div> <div>—</div> <div>30,089 18</div> <div>11,016 44</div> <div>5,493 34</div> <div>44,204 01</div> <div>—</div> <div>619 03</div> <div>—</div> <div>\$2,424,216 81</div>	<div>\$2,239,847 00</div> <div>391,306 27</div> <div>4,937,600 00</div> <div>6,650,398 57</div> <div>—</div> <div>—</div> <div>219 95</div> <div>3,700 23</div> <div>454,551 90</div> <div>387,380 24</div> <div>240,122 64</div> <div>—</div> <div>106,890 00</div> <div>830 31</div> <div>210,965 48</div> <div>383,970 06</div> <div>—</div> <div>1,498 85</div> <div>1,914 94</div> <div>—</div> <div>\$16,011,196 44</div>	<div>\$572,903 00</div> <div>94,496 32</div> <div>1,796,000 00</div> <div>2,542,377 81</div> <div>—</div> <div>3,790 50</div> <div>—</div> <div>—</div> <div>—</div> <div>198,393 22</div> <div>258,353 53</div> <div>52,677 14</div> <div>—</div> <div>46,804 36</div> <div>437 35</div> <div>19,836 64</div> <div>115,635 43</div> <div>1,500 00</div> <div>5,819 45</div> <div>3,561 36</div> <div>—</div> <div>\$5,712,586 11</div>	<div>\$1,224,558 00</div> <div>172,469 54</div> <div>1,603,600 00</div> <div>—</div> <div>—</div> <div>—</div> <div>—</div> <div>41,077 47</div> <div>98,091 03</div> <div>119,151 94</div> <div>45,091 69</div> <div>—</div> <div>393 69</div> <div>29,251 65</div> <div>22,658 83</div> <div>—</div> <div>—</div> <div>604 68</div> <div>—</div> <div>\$3,356,948 52</div>	<div>\$298,158 00</div> <div>40,751 97</div> <div>576,400 00</div> <div>1,735,649 79</div> <div>—</div> <div>5,127 50</div> <div>—</div> <div>79 35</div> <div>—</div> <div>30,051 67</div> <div>1,139 54</div> <div>126,142 45</div> <div>—</div> <div>40,181 61</div> <div>179 01</div> <div>21,731 81</div> <div>59,235 91</div> <div>—</div> <div>978 75</div> <div>2,953 71</div> <div>—</div> <div>\$2,938,761 07</div>

	AVON	BARNSTABLE
	AVON CO-OPERATIVE BANK	HYANNIS CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	—
Direct reduction	\$1,792,181 70	\$14,318,835 82
G.I. loans	182,623 44	187,975 06
Federal Housing Administration, Title II	39,839 72	—
Statutory common form	—	—
Dues and principal payments suspended	—	—
Other real estate	12,938 95	11,240 63
Home modernization loans	6,689 59	41,262 06
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	24 50
Loans on shares and deposits:		
Serial	22,897 77	70,815 00
Paid-up certificates	7,533 00	185,385 00
Savings	975 00	86,969 39
Other financial institutions	—	—
Real estate held by foreclosure and in possession	—	386 91
Bank building	37,165 28	141,184 80
Alterations to leased quarters	—	—
Furniture and fixtures	4,057 43	71,686 44
Share Insurance Fund	290 94	—
Due from Co-operative Central Bank	21,924 71	151,875 94
Investments:		
U. S. Government obligations, direct and fully guaranteed	73,518 07	1,583,050 00
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	40,600 00	265,400 00
Shares in other co-operative banks	—	—
Cash and due from banks	171,501 83	639,176 93
Prepaid expenses	128 78	—
Other assets	—	10 00
TOTAL ASSETS	\$2,414,866 21	\$17,755,278 48
LIABILITIES		
Capital:		
Dues capital	\$305,412 00	\$1,596,056 00
Profits capital	49,162 47	235,723 11
Paid-up share certificates	1,264,000 00	8,726,200 00
Savings share accounts	478,457 17	5,144,178 78
Dividend savings accounts	—	168,942 06
Club accounts	8,296 00	—
Military share accounts	—	—
Suspended share accounts	—	5,916 05
Matured share accounts	—	—
Net undivided earnings	16,381 91	51,920 92
Reserves:		
Guaranty fund	54,357 43	279,069 24
Surplus	64,500 47	277,360 58
Other reserves	100,251 99	760,907 57
Notes payable	—	—
Dividends declared	—	—
Credits of members not applied	159 23	2,015 68
Due on uncompleted loans	25,287 77	249,971 80
Borrowers' accumulations for taxes	46,733 85	246,759 33
Reserve for Federal Income Taxes	—	—
Unearned discount	—	—
Other liabilities	1,865 92	10,257 36
TOTAL LIABILITIES	\$2,414,866 21	\$17,755,278 48

BELMONT	BEVERLY	BOSTON		
WAVERLEY CO-OPERATIVE BANK	THE BEVERLY CO-OPERATIVE BANK	BEACON CO-OPERATIVE BANK	BELLEVUE CO-OPERATIVE BANK	BRIGHTON CO-OPERATIVE BANK
—	—	—	\$2,900 00	\$2,550 00
\$6,252,529 41	\$11,327,883 41	\$1,338,906 36	\$2,226,932 67	9,424,717 04
1,169,556 07	2,994,266 30	—	242,224 83	1,121,430 26
108,659 88	208,246 92	—	—	900,033 24
11,648 68	197,102 09	—	8,113 31	11,900 00
—	69,718 50	—	50 00	141,359 56
15,697 05	62,432 04	252 00	5,505 12	45,789 58
—	147 11	—	—	3,707 85
—	—	—	—	27,971 84
38,665 00	91,155 00	570 00	16,045 00	927 27
42,265 00	58,370 00	3,500 00	40,725 00	58,600 00
19,000 00	35,874 81	39,080 00	—	81,580 00
2,800 00	—	—	—	64,805 00
—	—	—	—	—
59,475 13	178,073 67	—	—	171,067 37
—	—	—	—	15,204 63
18,398 44	22,615 41	—	6,048 07	24,441 67
26,614 12	1 00	246 53	6,840 46	—
80,524 40	148,498 39	11,923 02	26,796 40	116,830 59
738,281 25	970,937 50	74,350 50	188,084 68	873,351 20
—	—	—	—	—
137,100 00	275,900 00	—	48,700 00	212,800 00
558,625 90	483,289 27	150,912 83	63,880 21	476,576 70
3,026 57	—	52,720 21	—	—
—	2,003 39	—	—	—
\$9,282,866 90	\$17,126,514 81	\$1,672,461 45	\$2,882,845 75	\$13,775,643 80
\$645,285 00	\$2,026,750 00	\$15,895 00	\$536,658 00	\$1,387,204 00
93,678 52	321,143 92	579 93	81,223 65	237,931 10
3,154,200 00	7,545,800 00	156,600 00	1,745,400 00	3,767,200 00
4,277,912 67	4,982,454 52	1,316,619 98	—	6,388,636 03
73,898 37	—	10,971 00	32,015 65	—
56,978 50	19,899 50	—	—	—
—	—	—	—	—
13 00	—	—	35 00	—
—	—	—	—	—
24,686 15	102,621 08	5,383 97	7,708 87	—
183,066 94	502,757 11	6,249 48	100,504 82	285,464 81
298,795 86	458,271 21	30,096 37	257,550 29	309,349 70
177,223 29	597,455 99	40,000 00	—	502,973 63
—	—	—	—	—
—	—	—	—	92,921 19
209 00	1,710 80	6 97	—	13,758 10
127,232 40	191,217 51	9,900 00	10,750 00	255,709 00
163,459 02	373,823 63	27,906 19	106,684 09	487,762 94
—	—	—	3,966 58	—
2,690 13	1,461 98	27 00	—	4,244 36
3,538 05	1,147 56	52,225 56	348 80	42,488 94
\$9,282,866 90	\$17,126,514 81	\$1,672,461 45	\$2,882,845 75	\$13,775,643 80

	BOSTON	
	CHARLESTOWN CO-OPERATIVE BANK	CODMAN CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$18,000 00	\$24,725 00
Direct reduction	362,072 75	1,366,812 84
G.I. loans	68,608 91	135,627 40
Federal Housing Administration, Title II	—	—
Statutory common form	—	1,700 00
Dues and principal payments suspended	—	—
Other real estate	—	21,759 50
Home modernization loans	—	—
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	18 00
Loans on shares and deposits:		
Serial	4,420 00	12,260 00
Paid-up certificates	8,917 00	9,970 00
Savings	—	7,800 00
Other financial institutions	—	—
Real estate held by foreclosure and in possession	—	—
Bank building	—	—
Alterations to leased quarters	—	406 00
Furniture and fixtures	—	815 62
Share Insurance Fund	2,041 60	332 90
Due from Co-operative Central Bank	5,437 87	17,795 61
Investments:		
U. S. Government obligations, direct and fully guaranteed	94,865 90	99,000 00
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	10,000 00	36,800 00
Shares in other co-operative banks	10,000 00	—
Cash and due from banks	35,257 95	145,698 32
Prepaid expenses	—	422 35
Other assets	—	85 00
TOTAL ASSETS	\$619,621 98	\$1,882,028 54
LIABILITIES		
Capital:		
Dues capital	\$171,525 00	\$298,837 00
Profits capital	24,856 11	46,522 76
Paid-up share certificates	288,600 00	809,200 00
Savings share accounts	19,142 21	395,652 57
Dividend savings accounts	—	13,823 38
Club accounts	—	—
Military share accounts	—	—
Suspended share accounts	2 00	44 00
Matured share accounts	—	—
Net undivided earnings	3,898 14	10,949 83
Reserves:		
Guaranty fund	37,514 03	80,591 83
Surplus	47,682 36	140,001 15
Other reserves	1,200 00	13,334 54
Notes payable	—	—
Dividends declared	—	—
Credits of members not applied	—	298 76
Due on uncompleted loans	—	14,952 03
Borrowers' accumulations for taxes	23,985 65	56,911 01
Reserve for Federal Income Taxes	400 00	750 00
Unearned discount	—	—
Other liabilities	816 48	159 68
TOTAL LIABILITIES	\$619,621 98	\$1,882,028 54

BOSTON

COLONIAL CO-OPERATIVE BANK	COMMONWEALTH CO-OPERATIVE BANK	ENTERPRISE CO-OPERATIVE BANK	FARRAGUT CO-OPERATIVE BANK	FOREST HILLS CO-OPERATIVE BANK
\$31,050 00	—	\$3,600 00	\$168,650 00	\$1,750 00
2,311,799 26	\$3,021,588 74	2,802,560 28	1,133,836 33	4,327,255 53
384,581 67	534,082 16	906,604 56	219,745 72	184,467 01
—	—	80,320 70	—	—
—	6,000 00	9,570 00	37,944 21	2,650 00
—	—	12,239 32	7,135 53	5,863 90
—	22,998 08	3,900 47	—	8,627 11
24,257 06	5,317 01	2,207 42	13,064 77	8,374 93
—	—	27,705 69	—	—
232 20	—	190 14	—	—
—	—	—	—	—
28,141 00	111,065 00	55,300 00	14,380 00	23,750 00
17,643 00	20,085 00	34,260 00	15,035 00	17,240 00
20,020 00	8,830 00	9,600 00	12,885 00	5,245 00
—	—	—	—	—
—	—	—	—	—
7,862 28	—	107,431 63	5,105 96	—
9,757 81	3,352 85	28,501 54	1,244 99	6,255 88
379 36	4,645 20	554 78	129 78	636 46
28,945 11	38,912 56	42,876 71	18,399 51	50,224 59
—	—	—	—	—
135,643 40	149,699 19	331,812 50	—	397,375 00
—	—	—	214,531 26	—
—	—	—	—	—
52,000 00	71,100 00	75,000 00	32,000 00	88,300 00
—	—	—	—	—
261,886 87	441,915 90	289,530 40	234,584 27	528,866 53
—	115 02	2,198 05	—	—
2,082 05	—	9,945 47	3 00	—
\$3,316,281 10	\$4,439,706 71	\$4,835,909 66	\$2,128,675 33	\$5,656,881 94
\$522,340 00	\$1,505,515 00	\$996,712 00	\$339,602 00	\$877,289 00
77,382 60	236,953 59	169,043 44	56,233 39	143,739 43
1,275,400 00	1,433,800 00	2,159,000 00	565,600 00	2,100,000 00
992,507 89	625,736 65	752,242 22	849,268 17	1,421,090 58
—	63,963 90	50,396 72	33,084 39	241,213 15
5,586 00	—	—	—	—
—	—	—	—	—
—	75 09	25 00	716 31	640 24
997 75	—	—	3,909 40	—
19,388 27	15,655 84	14,200 54	—	15,999 31
—	—	—	—	—
162,603 89	94,218 28	241,990 50	68,364 58	206,796 26
75,112 90	145,322 65	193,087 79	55,751 64	340,906 69
27,693 17	189,920 48	10,698 67	42,892 91	73,872 48
—	—	30,000 00	—	—
—	—	—	17,058 57	—
1,005 01	418 00	324 65	—	1,255 33
23,809 79	12,089 00	44,036 07	19,750 00	16,265 00
124,969 73	115,916 23	165,842 41	74,430 08	204,959 51
—	—	—	—	11,545 20
6,014 36	—	4,387 17	—	—
1,469 74	122 00	3,922 48	2,013 89	1,309 76
\$3,316,281 10	\$4,439,706 71	\$4,835,909 66	\$2,128,675 33	\$5,656,881 94

	BOSTON	
	GERMANIA CO-OPERATIVE BANK	HAYMARKET CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$18,350 00	—
Direct reduction	2,065,035 21	\$4,450,989 93
G.I. loans	334,421 94	1,126,648 52
Federal Housing Administration, Title II	104,493 29	734,172 13
Statutory common form	15,050 00	185,400 00
Dues and principal payments suspended	1,259 80	44,618 67
Other real estate	10,073 91	—
Home modernization loans	1,475 86	—
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	23 72	—
Loans on shares and deposits:		
Serial	16,916 00	12,625 00
Paid-up certificates	15,465 00	3,700 00
Savings	1,625 00	62,130 00
Other financial institutions	—	—
Real estate held by foreclosure and in possession	10,628 05	—
Bank building	—	—
Alterations to leased quarters	2,086 88	23,540 00
Furniture and fixtures	2,948 93	23,163 72
Share Insurance Fund	557 32	762 54
Due from Co-operative Central Bank	28,311 60	55,744 13
Investments:		
U. S. Government obligations, direct and fully guaranteed	256,812 50	567,075 01
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	51,700 00	93,100 00
Shares in other co-operative banks	—	—
Cash and due from banks	269,052 78	218,599 93
Prepaid expenses	871 23	450 92
Other assets	1,866 35	—
TOTAL ASSETS	\$3,209,025 37	\$7,602,720 50
LIABILITIES		
Capital:		
Dues capital	\$319,509 00	\$116,692 00
Profits capital	50,102 34	9,200 05
Paid-up share certificates	1,381,800 00	267,400 00
Savings share accounts	1,013,159 73	6,678,938 29
Dividend savings accounts	59,931 24	—
Club accounts	—	16,458 00
Military share accounts	—	—
Suspended share accounts	148 36	—
Matured share accounts	—	—
Net undivided earnings	7,081 61	93,865 04
Reserves:		
Guaranty fund	95,298 25	52,094 31
Surplus	79,896 81	—
Other reserves	79,996 79	74,326 56
Notes payable	—	—
Dividends declared	—	—
Credits of members not applied	633 59	5,179 88
Due on uncompleted loans	3,122 98	123,800 00
Borrowers' accumulations for taxes	117,462 76	163,619 30
Reserve for Federal Income Taxes	—	—
Unearned discount	—	—
Other liabilities	881 91	1,147 07
TOTAL LIABILITIES	\$3,209,025 37	\$7,602,720 50

BOSTON

HYDE PARK CO-OPERATIVE BANK	JAMAICA PLAIN CO-OPERATIVE BANK	JOSEPH WARREN CO-OPERATIVE BANK	MASSACHUSETTS CO-OPERATIVE BANK	THE MATTAPAN CO-OPERATIVE BANK
\$54,650 00	—	\$19,250 00	\$72,200 00	—
3,729,308 68	\$2,021,475 98	1,932,711 23	6,259,713 37	\$13,719,484 24
1,166,314 56	239,347 43	641,778 41	470,811 82	3,494,806 04
90,958 97	—	—	—	777,148 30
—	8,250 00	1,000 00	400 00	107,694 74
7,443 44	—	—	—	8,973 21
—	—	3,833 56	1 00	43,263 80
24,795 50	16,178 75	15,039 17	20,823 52	15,436 25
—	—	—	—	—
—	—	—	—	—
77,280 00	25,340 00	62,642 00	43,845 00	47,247 00
34,550 00	5,425 00	31,742 00	49,315 00	84,725 00
23,140 00	26,920 00	—	14,810 00	75,737 00
—	—	8,621 00	—	—
—	—	—	2,546 26	—
32,954 00	49,760 00	20,000 00	21,400 00	181,867 93
57,861 46	—	—	—	—
15,463 45	7,372 02	11,244 78	21,896 03	32,156 84
1,033 86	6,887 17	10,410 70	35,464 20	3,844 88
52,733 91	24,919 79	32,518 79	74,258 30	176,545 34
200,000 00	124,925 00	728,361 11	920,000 00	1,145,031 25
—	—	—	—	—
96,700 00	45,000 00	—	127,700 00	325,000 00
—	—	—	—	—
313,964 88	160,346 77	38,686 98	517,688 59	765,136 04
—	250 00	—	—	—
44 92	—	809 65	—	12,745 54
\$5,979,197 63	\$2,762,397 91	\$3,558,649 38	\$8,652,873 09	\$21,016,843 40
\$937,828 00	\$412,590 00	\$969,198 00	\$1,113,577 00	\$942,158 00
144,614 64	66,975 98	153,969 97	176,447 69	149,326 10
2,177,000 00	798,200 00	1,562,600 00	2,958,200 00	6,973,200 00
1,938,903 14	1,128,921 49	260,947 46	3,346,102 01	9,514,149 43
—	—	—	—	465,586 74
—	8,440 00	—	28,822 00	—
6 08	—	186 15	66 00	—
—	—	38,699 95	—	—
36,338 35	—	—	56,258 06	133,391 31
148,764 09	71,611 83	201,068 81	206,300 62	390,777 06
70 444 33	55,607 96	200,859 38	221,063 59	368,677 74
317,597 14	103,693 59	—	185,302 56	670,529 86
—	—	—	—	250,000 00
—	7,470 50	15,340 00	—	—
1,160 95	—	1,583 16	972 74	—
23,521 79	3,816 58	8,098 00	43,225 45	670,055 91
177,628 13	102,956 34	139,372 04	312,568 58	476,856 39
—	—	1,169 24	—	—
—	—	—	3,077 35	2,109 08
5,390 99	2,113 64	5,557 22	889 44	10,025 78
\$5,979,197 63	\$2,762,397 91	\$3,558,649 38	\$8,652,873 09	\$21,016,843 40

	BOSTON	
	MEETING HOUSE HILL CO-OPERATIVE BANK	MERCHANTS CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$6,600 00	\$91,450 00
Direct reduction	8,968,848 61	26,741,972 95
G.I. loans	311,741 33	23,164,527 16
Federal Housing Administration, Title II		5,753,013 33
Statutory common form	228,735 00	1,993,660 53
Dues and principal payments suspended	34,447 49	1,640,956 93
Other real estate	27,820 42	228,176 88
Home modernization loans	116,708 08	29,230 28
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	5,155 43
Loans on shares and deposits:		
Serial	22,535 00	218,075 00
Paid-up certificates	50,780 00	211,270 00
Savings	78,504 12	187,855 00
Other financial institutions	—	—
Real estate held by foreclosure and in possession	—	59,427 92
Bank building	122,712 70	552,000 00
Alterations to leased quarters	—	—
Furniture and fixtures	20,329 12	66,833 90
Share Insurance Fund	1,375 65	182,163 42
Due from Co-operative Central Bank	103,866 46	598,592 80
Investments:		
U. S. Government obligations, direct and fully guaranteed	1,020,171 88	5,263,875 00
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	3,764,228 40
Federal Home Loan Bank stock	181,700 00	1,005,000 00
Shares in other co-operative banks	—	—
Cash and due from banks	613,044 25	2,872,438 54
Prepaid expenses	2,148 15	—
Other assets	—	376,472 06
TOTAL ASSETS	\$11,912,068 26	\$75,006,375 53
LIABILITIES		
Capital:		
Dues capital	\$492,439 00	\$5,385,334 00
Profits capital	81,742 68	806,742 42
Paid-up share certificates	4,043,200 00	21,882,000 00
Savings share accounts	5,629,681 20	34,482,866 36
Dividend savings accounts	195,779 07	1,344,772 41
Club accounts	27,324 50	103,899 00
Military share accounts	—	—
Suspended share accounts	9 00	2,309 23
Matured share accounts	—	—
Net undivided earnings	—	464,306 95
Reserves:		
Guaranty fund	233,785 37	1,606,096 54
Surplus	303,109 71	2,128,034 03
Other reserves	402,610 25	1,442,372 23
Notes payable	—	—
Dividends declared	90,826 53	—
Credits of members not applied	3,242 12	—
Due on uncompleted loans	38,707 88	4,025,419 89
Borrowers' accumulations for taxes	342,167 21	1,164,875 49
Reserve for Federal Income Taxes	—	—
Unearned discount	22,099 47	84,227 68
Other liabilities	5,344 27	83,119 30
TOTAL LIABILITIES	\$11,912,068 26	\$75,006,375 53

BOSTON

MINOT CO-OPERATIVE BANK	MT. VERNON CO-OPERATIVE BANK	MT. WASHINGTON CO-OPERATIVE BANK	THE NORTH DORCHESTER CO-OPERATIVE BANK	PIONEER CO-OPERATIVE BANK
\$135,000 00	\$1,500 00	\$2,800 00	\$64,200 00	—
2,840,653 51	6,055,153 86	6,178,729 37	348,688 70	\$4,722,983 31
356,795 31	407,751 30	2,105,550 50	114,797 83	2,006,858 56
—	520,583 98	11,762 37	—	122,512 86
54,140 00	—	65,100 00	1,600 00	3,869 10
10,557 76	2,000 00	32,061 46	—	5,763 03
—	57,323 88	65,693 95	—	—
6,190 43	2,570 41	85,776 19	581 68	43,931 46
—	—	—	—	—
—	—	—	—	—
13,175 00	34,305 00	25,858 00	2,295 00	77,490 00
14,400 00	23,220 00	39,263 00	4,610 00	31,965 00
25,010 00	46,825 00	55,860 00	160 00	35,720 00
—	—	—	—	—
—	26,992 02	19,015 74	—	—
—	—	30,247 75	—	—
22,602 12	—	—	—	2,816 38
231 81	5,817 27	12,481 39	375 00	18,882 45
34,246 15	1,952 22	1 00	3,302 95	84,156 59
—	70,784 14	90,747 35	6,538 26	79,717 48
243,724 46	486,859 38	765,000 00	50,000 00	675,843 75
—	11,500 00	—	—	—
60,000 00	121,600 00	155,500 00	—	147,400 00
—	—	—	—	—
339,903 29	797,982 52	630,531 00	70,919 79	370,666 25
981 22	—	1,639 13	35 66	882 00
12,000 00	—	12,816 73	—	8,254 71
\$4,169,611 06	\$8,674,720 98	\$10,386,434 93	\$668,104 87	\$8,439,712 93
\$454,961 00	\$462,802 00	\$761,866 00	\$156,311 00	\$1,586,401 00
65,295 38	70,622 25	137,133 28	21,451 50	232,878 06
909,600 00	1,887,000 00	2,757,800 00	325,600 00	2,627,800 00
2,269,302 53	5,106,656 48	5,106,496 54	44,833 28	2,931,699 12
—	—	168,838 33	—	148,283 87
74,289 00	—	—	—	111 94
—	—	—	—	—
36 00	—	49 24	—	559 47
—	—	—	—	—
9,650 10	—	—	—	25,339 87
—	—	—	—	—
66,328 63	132,675 66	471,200 00	49,047 64	298,101 25
82,511 27	188,477 58	439,271 71	40,796 70	208,520 25
100,669 08	230,576 10	3,259 15	—	121,022 82
—	—	—	—	—
—	64,492 34	74,855 37	3,335 48	—
830 51	107 88	6,487 01	149 89	416 03
23,721 98	339,281 23	61,975 20	500 00	7,300 00
109,736 62	192,001 07	369,732 81	25,620 75	239,620 69
—	—	999 65	—	—
—	—	21,865 92	—	5,934 25
2,678 96	28 39	4,604 72	458 60	5,724 31
\$4,169,611 06	\$8,674,720 98	\$10,386,434 93	\$668,104 87	\$8,439,712 93

	BOSTON	
	ROSLINDALE CO-OPERATIVE BANK	ROXBURY- HIGHLAND CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	—
Direct reduction	\$3,854,413 89	\$2,674,571 61
G.I. loans	290,391 25	617,725 44
Federal Housing Administration, Title II	143,955 43	—
Statutory common form	1,850 00	22,100 00
Dues and principal payments suspended	2,046 88	—
Other real estate	26,058 01	—
Home modernization loans	10,303 55	—
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	512 22
Loans on shares and deposits:		
Serial	53,090 00	22,945 00
Paid-up certificates	39,795 00	14,734 00
Savings	3,140 00	10,155 00
Other financial institutions	—	—
Real estate held by foreclosure and in possession	—	1,431 83
Bank building	74,089 63	45,520 38
Alterations to leased quarters	—	—
Furniture and fixtures	8,069 69	13,970 07
Share Insurance Fund	4,335 06	8,090 40
Due from Co-operative Central Bank	46,057 62	37,020 11
Investments:		
U. S. Government obligations, direct and fully guaranteed	329,000 00	379,140 19
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	79,200 00	67,200 00
Shares in other co-operative banks	—	—
Cash and due from banks	305,953 08	199,887 07
Prepaid expenses	668 75	3,298 51
Other assets	—	1,377 78
TOTAL ASSETS	\$5,272,417 84	\$4,119,679 61
LIABILITIES		
Capital:		
Dues capital	\$1,063,608 00	\$660,754 00
Profits capital	154,267 32	100,508 01
Paid-up share certificates	2,264,600 00	1,269,800 00
Savings share accounts	1,077,125 25	1,552,412 76
Dividend savings accounts	118,114 76	10,512 69
Club accounts	—	—
Military share accounts	—	—
Suspended share accounts	—	632 00
Matured share accounts	—	1,002 90
Net undivided earnings	13,242 16	38,079 29
Reserves:		
Guaranty fund	149,556 60	192,168 22
Surplus	153,956 83	97,662 03
Other reserves	75,959 17	62,502 09
Notes payable	—	—
Dividends declared	—	—
Credits of members not applied	—	122 35
Due on uncompleted loans	43,024 84	1,688 00
Borrowers' accumulations for taxes	150,695 61	130,219 78
Reserve for Federal Income Taxes	—	—
Unearned discount	1,376 60	—
Other liabilities	6,890 70	1,615 49
TOTAL LIABILITIES	\$5,272,417 84	\$4,119,679 61

BOSTON

SOUTH BOSTON CO-OPERATIVE BANK	TELEPHONE WORKERS' CO-OPERATIVE BANK	THE UPHAMS CORNER CO-OPERATIVE BANK	VOLUNTEER CO-OPERATIVE BANK	WORKINGMEN'S CO-OPERATIVE BANK
\$10,750 00	—	—	\$17,250 00	\$8,501 00
253,489 45	\$5,365,456 57	\$1,201,924 91	9,568,569 25	27,530,940 70
—	1,095,138 07	501,997 64	7,501,164 44	12,470,131 46
—	—	610,721 71	524,316 30	6,401,871 84
—	—	36,305 00	6,035 24	355,683 10
—	—	—	—	675,034 83
—	—	4,080 00	211,652 94	121,207 64
—	—	14,135 09	290 20	199,168 25
—	—	—	—	250,473 10
226 71	—	635 00	532 32	5,155 77
1,060 00	157,710 00	27,420 00	98,075 00	295,775 00
—	94,810 00	36,560 00	74,550 00	219,185 00
—	—	6,215 00	165,470 00	340,074 01
1,162 51	—	—	—	10,500 00
—	—	—	13,072 95	—
—	—	—	—	1 00
—	7,993 98	5,490 04	—	17,076 21
1,470 12	6,393 03	1,723 92	12,705 27	55,557 30
3,202 63	68,891 12	27,326 38	77,966 44	132,804 63
—	—	—	228,068 50	501,230 46
29,968 75	484,509 60	244,281 25	5,042,337 92	6,029,368 52
—	—	—	—	111,457 47
—	125,800 00	47,600 00	292,125 00	—
—	—	—	364,100 00	888,300 00
20,047 21	274,707 59	216,236 88	—	—
233 60	—	—	431,202 85	1,203,284 92
574 21	—	16 87	2,195 95	45,184 53
—	—	—	67,122 92	73,017 81
\$322,185 19	\$7,681,409 96	\$2,982,669 69	\$24,698,803 49	\$57,940,984 55
\$128,580 00	\$2,885,945 00	\$587,771 00	\$2,574,258 00	\$5,098,089 00
21,757 21	393,200 74	86,740 22	427,813 25	781,531 14
128,200 00	3,224,400 00	1,278,800 00	7,760,200 00	18,183,200 00
—	—	559,607 43	10,180,516 75	26,590,049 10
—	198,244 19	119,718 18	347,159 20	1,108,815 24
—	—	—	—	69,180 00
—	—	—	—	—
—	26 00	—	4,755 40	254 67
—	—	—	3,797 20	—
1,412 82	21,936 37	16,975 25	72,070 04	329,565 13
18,347 66	258,886 94	71,589 41	1,323,777 10	1,506,283 54
11,475 75	246,993 64	95,298 98	479,625 99	1,559,727 64
3,356 91	184,354 09	68,536 87	532,694 85	410,134 17
—	—	—	—	—
—	34,695 78	—	5,733 44	9,621 57
—	5,621 54	1,220 00	10,548 81	880,646 30
9,054 84	226,193 01	92,240 16	955,634 16	1,170,170 39
—	—	—	—	—
—	—	—	165 00	59,489 96
—	912 66	4,172 19	20,054 30	184,226 70
\$322,185 19	\$7,681,409 96	\$2,982,669 69	\$24,698,803 49	\$57,940,984 55

	BRAINTREE	BRIDGE- WATER
	THE BRAINTREE CO-OPERATIVE BANK	BRIDGEWATER CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	—
Direct reduction	\$8,042,454 47	\$1,266,839 21
G.I. loans	1,053,536 05	229,449 15
Federal Housing Administration, Title II	—	—
Statutory common form	47,217 39	—
Dues and principal payments suspended	12,544 86	—
Other real estate	—	—
Home modernization loans	—	11,097 65
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	—
Loans on shares and deposits:		
Serial	81,825 00	10,892 00
Paid-up certificates	63,875 00	19,128 00
Savings	6,450 00	10,830 00
Other financial institutions	100 00	—
Real estate held by foreclosure and in possession	—	—
Bank building	56,100 00	22,223 10
Alterations to leased quarters	—	—
Furniture and fixtures	25,329 69	3,462 78
Share Insurance Fund	1,257 72	1,877 42
Due from Co-operative Central Bank	95,166 24	17,544 66
Investments:		
U. S. Government obligations, direct and fully guaranteed	695,093 75	263,902 32
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	176,900 00	—
Shares in other co-operative banks	—	—
Cash and due from banks	593,507 15	121,986 46
Prepaid expenses	—	533 98
Other assets	7,218 58	—
TOTAL ASSETS	\$10,958,575 90	\$1,979,766 73
LIABILITIES		
Capital:		
Dues capital	\$2,236,770 00	\$378,172 00
Profits capital	365,948 66	56,849 07
Paid-up share certificates	5,499,600 00	818,200 00
Savings share accounts	1,465,265 91	455,561 75
Dividend savings accounts	41,951 59	26,654 23
Club accounts	—	8,594 00
Military share accounts	—	—
Suspended share accounts	305 00	—
Matured share accounts	—	—
Net undivided earnings	57,329 79	27,621 44
Reserves:		
Guaranty fund	261,346 50	54,682 87
Surplus	444,934 15	40,518 04
Other reserves	231,688 50	42,550 56
Notes payable	—	—
Dividends declared	—	—
Credits of members not applied	540 07	1,588 78
Due on uncompleted loans	82,415 01	17,875 21
Borrowers' accumulations for taxes	256,344 45	48,215 04
Reserve for Federal Income Taxes	—	—
Unearned discount	—	1,041 72
Other liabilities	14,136 27	1,642 02
TOTAL LIABILITIES	\$10,958,575 90	\$1,979,766 73

BROCKTON	BROOKLINE			CAMBRIDGE
CAMPELLO CO-OPERATIVE BANK	BROOKLINE CO-OPERATIVE BANK	CHESTNUT HILL CO-OPERATIVE BANK	COOLIDGE CORNER CO-OPERATIVE BANK	THE COLUMBIAN CO-OPERATIVE BANK
\$12,000 00	\$44,100 00	—	—	\$4,150 00
12,472,710 86	3,347,529 92	\$2,735,583 58	\$2,476,637 13	1,279,665 96
2,414,498 81	716,285 72	515,191 17	287,176 31	172,950 62
114,202 59	—	349,338 12	—	—
62,834 41	28,765 00	—	—	2,608 39
29,458 75	15,787 38	—	—	—
—	15,435 13	—	—	—
10,089 05	14,892 03	766 50	—	3,886 00
—	—	—	—	—
13 15	—	—	—	—
232,900 00	55,710 00	4,465 00	15,075 00	18,747 00
61,200 00	33,570 00	43,580 00	4,530 00	6,605 00
40,300 00	28,360 00	65,188 00	73,165 00	7,200 00
—	2,990 00	—	—	—
9,930 13	—	—	—	—
50,607 97	72,378 38	—	—	—
—	—	2,068 06	1,377 54	4,744 42
19,904 22	12,914 16	15,749 93	10,420 08	8,264 57
2,078 40	451 99	269 44	417 98	1,938 09
158,559 85	47,835 30	38,361 00	29,934 67	16,494 67
1,729,941 91	590,950 69	257,147 86	618,436 52	224,550 96
—	—	—	—	—
278,900 00	80,500 00	67,200 00	48,600 00	21,600 00
—	—	—	5,000 00	—
485,955 22	384,206 88	373,436 58	70,451 84	70,407 79
887 76	—	46,116 43	32,457 71	894 28
5,631 89	839 72	4,924 77	522 10	1,577 02
\$18,192,604 97	\$5,493,502 30	\$4,519,386 44	\$3,674,201 88	\$1,846,284 77
\$4,362,041 00	\$947,573 00	\$203,528 00	\$235,408 00	\$341,075 00
783,103 31	146,104 10	18,200 56	15,104 12	48,310 78
4,620,400 00	1,692,400 00	702,600 00	220,000 00	592,000 00
6,090,229 02	2,050,358 17	3,182,098 09	2,807,976 46	666,396 79
—	—	—	—	—
55,428 50	33,470 50	11,418 00	89,550 00	—
—	—	—	—	—
30 48	1,177 20	—	3,884 38	—
—	—	—	—	198 16
51,928 30	—	10,697 07	56,446 71	—
570,854 19	232,454 42	53,377 86	21,293 95	41,524 44
756,597 63	143,993 38	130,848 95	73,639 82	53,308 84
359,854 57	64,698 04	—	20,000 00	37,109 07
—	—	—	—	—
—	32,195 28	—	—	5,150 63
2,836 24	159 50	34 00	500 00	38 64
153,662 22	1,000 00	49,704 86	14,739 87	2,990 20
379,892 06	147,516 57	109,904 97	82,800 57	57,520 55
—	—	—	—	—
1,293 30	—	831 45	—	451 90
4,454 15	402 14	46,142 63	32,858 00	209 77
\$18,192,604 97	\$5,493,502 30	\$4,519,386 44	\$3,674,201 88	\$1,846,284 77

	CAMBRIDGE	
	NORTH CAMBRIDGE CO-OPERATIVE BANK	RELIANCE CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	—
Direct reduction	\$3,616,642 26	\$13,192,318 08
G.I. loans	2,400,181 64	1,668,130 96
Federal Housing Administration, Title II	476,753 34	1,074 35
Statutory common form	102,094 48	201,907 47
Dues and principal payments suspended	3,100 00	—
Other real estate	—	4,605 99
Home modernization loans	31,425 25	42,942 66
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	552 97	922 60
Loans on shares and deposits:		
Serial	39,790 00	79,970 50
Paid-up certificates	36,530 00	25,665 00
Savings	2,855 00	47,128 97
Other financial institutions	255 00	—
Real estate held by foreclosure and in possession	—	21,766 07
Bank building	9,500 00	256,935 93
Alterations to leased quarters	—	—
Furniture and fixtures	1 00	31,246 66
Share Insurance Fund	1,293 18	32,525 48
Due from Co-operative Central Bank	65,953 43	175,710 96
Investments:		
U. S. Government obligations, direct and fully guaranteed	493,312 50	2,486,178 91
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	119,400 00	300,500 00
Shares in other co-operative banks	—	—
Cash and due from banks	113,752 42	707,463 79
Prepaid expenses	—	12,082 51
Other assets	1,657 90	16,379 15
TOTAL ASSETS	\$7,515,050 37	\$19,305,456 04
LIABILITIES		
Capital:		
Dues capital	\$947,115 00	\$1,823,701 00
Profits capital	156,841 01	298,425 26
Paid-up share certificates	3,622,000 00	3,153,200 00
Savings share accounts	1,518,164 37	11,838,711 40
Dividend savings accounts	163,679 33	—
Club accounts	51,500 00	9,620 00
Military share accounts	—	—
Suspended share accounts	128 17	360 21
Matured share accounts	—	7,068 75
Net undivided earnings	23,972 45	56,409 91
Reserves:		
Guaranty fund	213,410 21	636,110 21
Surplus	292,773 17	381,798 76
Other reserves	214,950 97	520,259 81
Notes payable	50,000 00	—
Dividends declared	—	—
Credits of members not applied	709 25	650 62
Due on uncompleted loans	24,140 87	68,465 31
Borrowers' accumulations for taxes	217,381 26	493,946 47
Reserve for Federal Income Taxes	7,524 57	—
Unearned discount	7,013 99	6,605 42
Other liabilities	3,745 75	10,122 91
TOTAL LIABILITIES	\$7,515,050 37	\$19,305,456 04

CANTON	CHELSEA		CHESTER	CHICOPEE
CANTON CO-OPERATIVE BANK	CHELSEA CO-OPERATIVE BANK	THE PROVIDENT CO-OPERATIVE BANK	CHESTER CO-OPERATIVE BANK	CHICOPEE CO-OPERATIVE BANK
\$31,600 00	\$14,250 00	\$1,850 00	\$165,335 00	—
3,267,926 71	1,925,180 59	1,974,420 01	537,761 82	\$1,334,501 80
639,649 97	505,477 40	1,181,633 76	—	499,148 54
100,951 34	167,599 90	763,608 28	—	132,688 04
1,000 00	13,311 11	—	—	10,245 00
14,977 07	39,514 45	8,350 00	—	—
—	—	—	—	—
27,124 34	5,677 79	18,653 39	—	5,035 00
—	—	29,637 56	—	—
227 56	401 75	—	575 70	—
—	—	—	—	—
40,830 00	33,090 00	36,790 00	4,725 00	15,032 00
17,200 00	24,665 00	50,535 00	5,085 00	32,854 79
17,740 00	12,895 00	37,980 00	—	3,270 00
—	—	—	—	—
23,600 00	—	18,828 17	—	29,329 03
—	1,900 00	—	8,585 18	—
10,864 63	11,272 70	18,242 99	835 68	710 95
831 48	—	800 00	116 73	6,474 85
42,027 26	29,297 88	41,536 74	7,695 94	3,567 98
—	—	—	—	22,712 82
334,971 89	282,000 00	159,375 50	67,000 00	99,324 00
—	—	—	—	—
74,800 00	50,100 00	76,900 00	—	42,000 00
—	—	—	—	—
312,836 72	206,321 97	250,882 75	31,623 41	208,396 62
433 42	—	—	—	185 44
245 15	—	—	—	—
\$4,959,837 54	\$3,322,955 54	\$4,670,024 15	\$829,339 46	\$2,445,476 86
\$742,269 00	\$583,158 00	\$491,077 00	\$135,770 00	\$369,351 00
109,891 77	96,873 99	82,138 26	18,087 58	56,991 11
1,450,800 00	1,445,600 00	1,679,200 00	458,400 00	966,800 00
2,079,021 85	756,968 34	1,816,088 70	130,729 56	774,113 71
—	—	—	—	—
—	9,462 00	—	—	—
—	—	—	—	—
—	—	—	—	—
43,991 82	—	—	11,699 37	—
—	—	—	—	—
154,495 82	101,081 64	129,803 22	16,214 67	72,222 37
59,256 81	132,408 09	86,694 23	9,226 45	45,824 14
159,079 88	49,127 86	111,963 09	36,161 84	79,344 44
—	—	70,000 00	—	—
—	19,002 65	59,437 11	—	28,952 99
—	120 00	360 00	281 81	787 34
55,626 61	22,953 93	6,796 28	395 00	500 00
102,567 19	104,142 30	125,059 64	12,366 81	48,443 02
—	—	—	—	—
—	823 66	6,559 70	—	602 48
2,836 79	1,233 08	4,846 92	6 37	1,544 26
\$4,959,837 54	\$3,322,955 54	\$4,670,024 15	\$829,339 46	\$2,445,476 86

	CHICOPEE	CLINTON
	THE CHICOPEE FALLS CO-OPERATIVE BANK	THE JOHN PRESCOTT CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	—
Direct reduction	\$291,732 73	\$1,153,546 98
G.I. loans	15,208 45	—
Federal Housing Administration, Title II	—	—
Statutory common form	—	—
Dues and principal payments suspended	—	4,024 59
Other real estate	—	—
Home modernization loans	—	—
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	—
Loans on shares and deposits:		
Serial	6,590 00	300 00
Paid-up certificates	2,090 00	—
Savings	—	—
Other financial institutions	—	—
Real estate held by foreclosure and in possession	—	—
Bank building	—	—
Alterations to leased quarters	—	—
Furniture and fixtures	—	1,100 00
Share Insurance Fund	1 00	219 52
Due from Co-operative Central Bank	3,261 40	10,734 20
Investments:		
U. S. Government obligations, direct and fully guaranteed	—	84,639 79
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	7,000 00	—
Shares in other co-operative banks	—	—
Cash and due from banks	38,920 39	38,526 55
Prepaid expenses	—	95 03
Other assets	—	—
TOTAL ASSETS	\$364,803 97	\$1,293,186 66
LIABILITIES		
Capital:		
Dues capital	\$140,139 00	\$338,972 00
Profits capital	22,250 05	53,252 91
Paid-up share certificates	161,800 00	781,000 00
Savings share accounts	—	—
Dividend savings accounts	—	—
Club accounts	—	—
Military share accounts	—	—
Suspended share accounts	—	—
Matured share accounts	—	—
Net undivided earnings	—	4,082 23
Reserves:		
Guaranty fund	11,490 52	22,494 50
Surplus	12,414 72	33,847 19
Other reserves	4,852 45	37,140 22
Notes payable	—	—
Dividends declared	2,831 50	—
Credits of members not applied	—	—
Due on uncompleted loans	—	—
Borrowers' accumulations for taxes	9,025 73	22,245 19
Reserve for Federal Income Taxes	—	—
Unearned discount	—	—
Other liabilities	—	152 42
TOTAL LIABILITIES	\$364,803 97	\$1,293,186 66

COHASSET	CONCORD	DANVERS	DEDHAM	DIGHTON
PILGRIM CO-OPERATIVE BANK	CONCORD CO-OPERATIVE BANK	THE DANVERS CO-OPERATIVE BANK	THE DEDHAM CO-OPERATIVE BANK	NORTH DIGHTON CO-OPERATIVE BANK
\$25,650 00	\$8,400 00	\$14,800 00	\$29,050 00	—
2,804,252 76	9,049,048 98	2,376,059 06	4,966,896 39	\$1,702,311 17
356,508 46	804,708 42	233,536 10	1,780,276 19	63,006 05
63,430 78	14,610 02	—	—	—
1,500 00	159,849 75	—	106,182 62	—
8,904 97	102,664 56	—	22,290 24	4,073 33
—	21,113 20	—	—	—
11,242 11	41,562 64	22,910 75	39,266 59	—
—	—	—	—	—
215 21	317 67	—	—	—
—	—	—	—	—
30,090 00	176,855 00	30,655 00	113,645 00	20,180 00
19,535 00	185,015 00	17,295 00	86,150 00	20,851 00
8,100 00	65,300 00	—	71,080 00	5,154 00
590 00	16,150 00	12,000 00	6,865 00	—
—	—	—	—	—
—	78,037 47	3,000 00	65,279 10	5,497 17
4,470 91	—	—	—	—
8,155 75	21,763 19	1,900 33	19,106 10	1,478 79
4,646 11	—	1,034 02	6,371 03	1 00
34,631 80	114,741 91	29,006 78	76,377 42	19,991 34
—	—	—	—	—
184,088 44	1,491,958 18	293,234 38	377,224 75	152,175 00
—	—	—	—	—
63,800 00	186,800 00	51,500 00	134,600 00	34,800 00
—	—	—	20,000 00	—
199,364 65	311,663 44	140,811 54	892,098 99	175,633 60
1,004 39	1,826 47	737 41	—	397 62
—	3,796 07	—	—	16 65
\$3,830,181 34	\$12,856,181 97	\$3,228,480 37	\$8,812,759 42	\$2,205,566 72
\$561,871 00	\$2,274,644 00	\$823,872 00	\$1,332,766 00	\$252,267 00
94,761 79	366,973 78	117,954 95	223,138 16	42,532 16
1,789,600 00	5,874,000 00	1,642,600 00	3,580,200 00	1,132,000 00
798,862 57	2,732,503 00	198,678 84	2,642,623 95	472,416 40
46,336 97	—	—	—	55,889 07
1,918 50	5,862 50	—	—	27,276 50
—	—	—	—	—
299 60	—	15 30	—	—
—	—	200 31	—	—
—	104,649 53	26,065 64	—	4,462 90
—	—	—	—	—
101,123 34	262,937 10	136,162 93	315,550 03	70,174 40
199,152 69	261,638 05	189,378 57	304,184 33	54,587 68
53,864 48	418,160 62	—	104,929 28	57,720 48
40,000 00	—	—	—	—
24,403 13	—	—	112,873 65	—
1,301 22	1,943 40	61 25	5,051 45	8 74
26,123 34	252,832 84	14,000 00	3,448 47	4,533 09
83,457 75	287,234 34	74,217 02	187,133 89	31,618 52
—	—	4,000 00	—	—
—	5,097 04	—	—	—
7,104 96	7,705 77	1,273 56	860 21	79 78
\$3,830,181 34	\$12,856,181 97	\$3,228,480 37	\$8,812,759 42	\$2,205,566 72

	EAST BRIDGEWATER	EAST- HAMPTON
	EAST BRIDGEWATER CO-OPERATIVE BANK	EASTHAMPTON CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	—
Direct reduction	\$865,434 41	\$1,299,418 97
G.I. loans	127,390 12	280,635 88
Federal Housing Administration, Title II	—	—
Statutory common form	5,100 00	—
Dues and principal payments suspended	—	—
Other real estate	—	8,720 08
Home modernization loans	12,707 76	10,997 35
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	—
Loans on shares and deposits:		
Serial	18,682 00	14,053 08
Paid-up certificates	15,960 00	26,067 22
Savings	2,750 00	16,268 70
Other financial institutions	—	—
Real estate held by foreclosure and in possession	4,700 00	—
Bank building	—	—
Alterations to leased quarters	—	78 75
Furniture and fixtures	1,027 91	5,747 74
Share Insurance Fund	67 03	2,675 21
Due from Co-operative Central Bank	10,203 91	17,047 94
Investments:		
U. S. Government obligations, direct and fully guaranteed	71,493 75	139,992 94
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	—	31,200 00
Shares in other co-operative banks	—	—
Cash and due from banks	59,909 20	44,929 98
Prepaid expenses	—	598 96
Other assets	18 14	—
TOTAL ASSETS	\$1,195,444 23	\$1,898,432 80
LIABILITIES		
Capital:		
Dues capital	\$251,315 00	\$252,450 00
Profits capital	40,647 10	38,022 26
Paid-up share certificates	589,000 00	466,600 00
Savings share accounts	165,655 07	899,238 45
Dividend savings accounts	—	—
Club accounts	—	—
Military share accounts	—	—
Suspended share accounts	534 99	—
Matured share accounts	—	—
Net undivided earnings	3,023 02	—
Reserves:		
Guaranty fund	44,829 18	39,016 62
Surplus	29,478 30	17,984 51
Other reserves	30,251 86	84,420 22
Notes payable	—	22,000 00
Dividends declared	—	23,062 09
Credits of members not applied	312 87	827 09
Due on uncompleted loans	11,197 96	12,503 67
Borrowers' accumulations for taxes	29,076 67	40,051 53
Reserve for Federal Income Taxes	—	—
Unearned discount	—	1,709 51
Other liabilities	122 21	546 85
TOTAL LIABILITIES	\$1,195,444 23	\$1,898,432 80

EASTON	EVERETT	GLENDAL SQUARE CO-OPERATIVE BANK	FALL RIVER	THE LAFAYETTE CO-OPERATIVE BANK
THE NORTH EASTON CO-OPERATIVE BANK	EVERETT CO-OPERATIVE BANK	GLENDAL SQUARE CO-OPERATIVE BANK	THE FALL RIVER PEOPLE'S CO-OPERATIVE BANK	THE LAFAYETTE CO-OPERATIVE BANK
— \$2,929,614 70 156,100 45 — — — — — — — 43,430 00 4,930 00 31,100 00 — 14,462 13 — 3,835 62 436 98 32,295 48 — 38,500 00 — 58,900 00 — 332,679 19 512 44 — \$3,646,796 99	\$2,100 00 3,918,172 11 2,976,696 83 1,105,198 51 34,000 00 8,395 56 — — — 29 80 — 65,270 00 50,220 00 19,835 00 — 163,675 61 — 37,310 19 1,139 33 86,341 25 — 349,281 25 293,930 25 150,600 00 — 854,033 56 — 8,284 23 — \$10,124,513 48	\$3,700 00 2,375,366 80 77,417 73 — — 3,102 04 — — — — — 24,695 00 31,895 00 10,995 00 — — — 7,581 30 1,243 84 24,850 26 — 145,640 80 — 48,900 00 — 211,464 98 — 3,130 60 — \$2,969,983 35	\$232,550 00 5,679,504 32 341,564 67 — 88,485 00 6,576 76 — 43,218 09 — 786 75 — 85,175 00 31,095 00 11,400 00 — — 75,340 80 — 59,138 96 911 46 71,821 50 — 1,119,108 89 — 114,000 00 — 170,709 81 3,361 59 1,600 00 — \$8,136,348 60	\$8,400 00 4,881,596 11 278,362 98 — 53,550 00 6,744 63 — 42,778 35 — 233 37 — 78,250 00 51,600 00 25,850 00 — — 107,098 23 — 12,127 32 725 76 56,323 14 — 401,091 71 — 96,300 00 — 291,313 79 — — — \$6,392,345 39
\$842,746 00 119,566 02 877,200 00 1,458,155 54 — 5,355 00 — — — — 64,502 10 94,061 43 57,228 38 — 42,693 17 40 00 10,625 52 73,733 75 — 890 08 — \$3,646,796 99	\$1,634,501 00 258,628 23 3,570,000 00 3,434,198 34 — — — — 25,925 93 — 311,264 79 358,165 37 252,962 65 — — 4,627 41 70,372 97 200,136 61 — 3,730 18 — \$10,124,513 48	\$529,766 00 84,260 53 977,400 00 1,065,477 95 — — 55 51 — 17,126 33 — 51,661 08 79,688 85 102,611 66 — — 109 00 1,851 03 52,005 53 — 7,969 88 — \$2,969,983 35	\$1,755,828 00 293,727 54 3,787,000 00 965,719 73 — 4,397 50 — 357 95 — 53,489 83 — 444,696 43 429,561 50 59,881 22 — — 2,651 50 150,816 41 161,720 16 11,000 00 7,662 35 7,838 48 — \$8,136,348 60	\$1,211,095 00 198,944 88 2,875,200 00 1,199,220 44 — 3,621 00 — 3 00 9,032 40 19,582 99 — 212,102 02 419,266 30 — — — 81,493 38 135,797 78 14,500 00 7,926 00 4,560 20 — \$6,392,345 39

	FALL RIVER	FALMOUTH
	TROY CO-OPERATIVE BANK	THE FALMOUTH CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$67,650 00	—
Direct reduction	2,683,616 14	\$2,209,069 54
G.I. loans	173,661 59	92,338 20
Federal Housing Administration, Title II	—	—
Statutory common form	52,490 34	—
Dues and principal payments suspended	—	12,590 31
Other real estate	—	—
Home modernization loans	14,668 71	5,724 11
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	53 30
Loans on shares and deposits:		
Serial	17,050 00	17,045 00
Paid-up certificates	13,250 00	30,295 00
Savings	4,025 00	6,200 00
Other financial institutions	—	—
Real estate held by foreclosure and in possession	—	—
Bank building	53,000 00	—
Alterations to leased quarters	—	280 75
Furniture and fixtures	412 30	1,413 72
Share Insurance Fund	20,947 88	325 02
Due from Co-operative Central Bank	33,837 08	24,688 77
Investments:		
U. S. Government obligations, direct and fully guaranteed	613,302 00	206,000 00
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	—	43,600 00
Shares in other co-operative banks	—	—
Cash and due from banks	232,656 24	191,790 89
Prepaid expenses	772 78	382 00
Other assets	—	3,950 13
TOTAL ASSETS	\$3,981,340 06	\$2,845,746 74
LIABILITIES		
Capital:		
Dues capital	\$866,836 00	\$369,215 00
Profits capital	144,099 52	52,041 41
Paid-up share certificates	2,011,400 00	1,327,400 00
Savings share accounts	434,393 95	680,306 61
Dividend savings accounts	—	90,363 05
Club accounts	4,413 00	—
Military share accounts	—	—
Suspended share accounts	—	13 09
Matured share accounts	—	—
Net undivided earnings	9,783 04	45,247 21
Reserves:		
Guaranty fund	235,345 38	58,011 94
Surplus	144,099 72	46,797 20
Other reserves	6,368 93	128,112 41
Notes payable	—	—
Dividends declared	—	—
Credits of members not applied	991 35	139 91
Due on uncompleted loans	42,711 67	5,450 00
Borrowers' accumulations for taxes	73,763 27	41,123 62
Reserve for Federal Income Taxes	2,772 70	—
Unearned discount	—	1,186 50
Other liabilities	4,361 53	338 79
TOTAL LIABILITIES	\$3,981,340 06	\$2,845,746 74

FITCHBURG	FRAMINGHAM		FRANKLIN	GARDNER
FIDELITY CO-OPERATIVE BANK	FRAMINGHAM CO-OPERATIVE BANK	SOUTH MIDDLESEX CO-OPERATIVE BANK	DEAN CO-OPERATIVE BANK	THE CHAIR-TOWN CO-OPERATIVE BANK
—	\$3,300 00	\$4,200 00	—	\$89,190 00
\$12,356,579 12	14,311,087 10	\$4,009,983 07	\$1,755,049 86	1,759,040 80
3,845,247 68	3,315,556 55	569,196 08	417,658 61	661,340 91
—	2,824,355 94	212,856 59	—	—
—	6,030 00	12,826 75	—	1,195 00
24,731 02	134,265 68	—	31,020 09	—
24,694 51	—	2 00	9,983 80	1,542 71
129,273 25	22,705 68	52,679 21	3,816 00	5,074 64
—	11,455 76	—	—	—
428 52	393 59	66 38	—	196 63
69,195 00	45,785 00	11,200 00	31,613 00	14,885 00
41,850 00	100,875 00	3,785 00	34,970 00	8,385 00
28,120 00	100,540 00	2,794 00	60 00	200 00
—	—	—	—	—
157,530 38	61,623 51	—	11,936 50	—
—	—	—	700 93	20,746 25
21,448 82	13,285 95	3,000 00	310 02	4,589 92
16,164 00	1 00	11,309 48	23,461 20	330 12
165,038 86	211,373 46	48,620 63	—	25,759 35
1,035,218 75	1,968,277 34	5,000 00	119,034 38	109,000 00
303,919 19	—	—	—	—
—	—	—	—	—
306,600 00	363,100 00	88,600 00	41,400 00	47,500 00
—	8,000 00	—	—	—
503,717 75	1,621,412 78	676,810 07	263,134 96	245,180 15
—	—	—	245 29	—
—	—	—	23 52	—
\$19,029,756 85	\$25,123,424 34	\$5,712,929 26	\$2,744,418 16	\$2,994,156 48
\$1,557,108 00	\$1,027,362 00	\$391,668 00	\$416,766 00	\$752,237 00
259,993 70	153,047 05	55,826 70	63,079 13	128,464 94
5,009,400 00	7,040,200 00	1,817,400 00	1,140,400 00	1,060,200 00
9,788,910 29	13,407,193 96	2,706,761 95	782,322 52	621,759 74
—	145,092 53	56,677 14	8,829 81	—
—	—	—	10,982 50	—
—	—	—	—	—
—	46 25	6 00	—	49 00
—	—	42,043 47	—	—
119,109 75	—	20,531 09	31,603 39	8,748 87
488,927 30	673,295 90	132,076 74	75,700 01	129,474 32
572,351 93	526,943 93	112,899 70	55,104 94	218,153 96
734,439 98	786,926 43	181,525 31	110,259 76	—
—	—	—	—	—
—	189,392 36	—	—	—
4,172 72	2,513 16	1,565 48	326 42	4,107 19
93,616 05	666,086 65	62,719 24	5,013 67	2,540 86
384,912 38	464,200 74	129,909 37	41,797 72	59,182 34
—	4,153 70	—	1,000 00	6,696 52
13,057 86	4,271 26	—	581 49	—
3,756 89	32,698 42	1,319 07	650 80	2,541 74
\$19,029,756 85	\$25,123,424 34	\$5,712,929 26	\$2,744,418 16	\$2,994,156 48

	GARDNER	GLOUCESTER
	GARDNER CO-OPERATIVE BANK	GLOUCESTER CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	\$152,655 00
Direct reduction	\$1,767,391 65	6,986,194 52
G.I. loans	673,295 04	1,813,323 71
Federal Housing Administration, Title II	309,595 16	—
Statutory common form	—	48,364 85
Dues and principal payments suspended	30,814 23	28,609 87
Other real estate	8,023 32	18,027 97
Home modernization loans	9,377 84	10,287 97
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	—
Loans on shares and deposits:		
Serial	28,245 00	142,930 00
Paid-up certificates	8,275 00	144,465 00
Savings	2,010 00	9,545 00
Other financial institutions	—	—
Real estate held by foreclosure and in possession	—	7,014 41
Bank building	17,341 00	41,184 85
Alterations to leased quarters	—	—
Furniture and fixtures	6,835 37	26,324 59
Share Insurance Fund	394 86	7,404 75
Due from Co-operative Central Bank	29,739 62	100,013 57
Investments:		
U. S. Government obligations, direct and fully guaranteed	178,939 85	993,138 29
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	54,400 00	176,700 00
Shares in other co-operative banks	—	—
Cash and due from banks	337,105 11	705,821 37
Prepaid expenses	—	3,998 19
Other assets	—	69 55
TOTAL ASSETS	\$3,461,783 05	\$11,416,073 46
LIABILITIES		
Capital:		
Dues capital	\$851,491 00	\$2,251,315 00
Profits capital	141,775 70	404,363 85
Paid-up share certificates	1,301,800 00	4,896,800 00
Savings share accounts	772,080 82	2,469,827 66
Dividend savings accounts	—	—
Club accounts	3,174 50	24,011 25
Military share accounts	—	—
Suspended share accounts	—	24 00
Matured share accounts	—	—
Net undivided earnings	21,842 84	38,605 91
Reserves:		
Guaranty fund	129,137 84	417,453 97
Surplus	126,116 12	522,487 48
Other reserves	25,934 29	124,427 86
Notes payable	—	—
Dividends declared	—	—
Credits of members not applied	10,056 44	290 74
Due on uncompleted loans	5,204 98	37,982 21
Borrowers' accumulations for taxes	68,933 48	222,451 85
Reserve for Federal Income Taxes	—	—
Unearned discount	1,353 55	1,334 09
Other liabilities	2,881 49	4,697 59
TOTAL LIABILITIES	\$3,461,783 05	\$11,416,073 46

GRAFTON	GREAT BARRINGTON	GREENFIELD	HAVERHILL	
GRAFTON CO-OPERATIVE BANK	THE HOUSATONIC CO-OPERATIVE BANK	GREENFIELD CO-OPERATIVE BANK	CITIZENS' CO-OPERATIVE BANK	HAVERHILL CO-OPERATIVE BANK
\$27,400 00 2,157,923 00 148,052 03 — 7,540 76 — — 4,803 67 — — 48,295 00 17,635 00 8,400 00 — — 48,479 91 — 12,620 15 195 49 31,158 03 — 705,381 42 — — — 175,792 70 355 50 — \$3,394,032 66	\$13,725 00 1,409,019 71 370,783 23 — 9,350 00 27,895 20 9,281 79 — 6,925 65 — 29,731 00 8,610 00 5,260 00 — 4,949 21 28,632 00 — 1,373 00 2,274 76 20,236 90 226,125 19 — — — — 80,818 92 39 71 \$2,255,031 27	\$30,850 00 5,388,097 01 2,119,792 04 — 30,885 00 68,580 56 57,689 07 29,174 61 — 97,330 00 17,960 00 48,155 00 — 32,365 56 59,529 22 — 17,812 04 5,000 00 85,472 70 1,146,080 93 — — 142,000 00 60,000 00 176,615 60 — — \$9,613,389 34	\$14,150 00 2,586,175 78 440,038 99 — — — — 7,166 77 — 95 39 30,710 00 11,805 00 15,105 00 — 50,933 00 — 6,478 87 439 49 32,929 59 617,590 64 — 54,000 00 51,591 98 3,188 46 8 90 \$3,922,407 86	\$105,900 00 7,957,593 77 528,317 75 76,226 29 — — 23,808 17 21,453 44 102,620 87 56 86 68,660 00 3,785 00 20,600 00 — — 3,145 95 23,372 08 — 88,788 10 557,410 31 — 164,400 00 471,912 65 1,163 79 — \$10,219,215 03
\$928,278 00 165,498 05 1,354,200 00 358,145 16 — 4,657 00 — 1,613 30 — — 237,122 95 217,855 04 — 29,473 22 166 80 6,867 87 89,343 83 — 811 44 \$3,394,032 66	\$378,432 00 57,429 79 620,400 00 959,353 98 — — — — — 68,820 66 86,456 30 29,760 11 — 10,815 01 1,057 68 10,218 00 29,641 29 — 835 12 1,811 33 \$2,255,031 27	\$1,917,477 00 306,449 50 1,091,000 00 5,140,044 37 — — 18 00 198 53 115,126 42 277,861 89 205,554 50 328,430 98 — — 3 44 61,175 00 163,467 30 — 4,004 32 2,578 09 \$9,613,389 34	\$727,551 00 121,820 29 618,600 00 2,027,702 08 — — 134 74 — 11,325 22 163,488 85 75,075 94 89,263 05 — 79 00 40,074 33 44,820 41 — — 2,472 95 \$3,922,407 86	\$1,457,440 00 220,772 09 963,200 00 6,337,441 69 — — — — — 416,872 69 79,303 60 333,262 55 — 164,080 00 812 73 62,878 03 160,999 54 — 20,153 84 1,998 27 \$10,219,215 03

	HAVERHILL	HINGHAM
	WHITTIER CO-OPERATIVE BANK	THE HINGHAM CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$9,800 00	\$4,000 00
Direct reduction	1,595,482 46	2,806,175 84
G.I. loans	245,496 93	95,830 43
Federal Housing Administration, Title II	—	—
Statutory common form	1,000 00	—
Dues and principal payments suspended	34,815 99	—
Other real estate	—	—
Home modernization loans	6,502 32	—
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	—
Loans on shares and deposits:		
Serial	34,690 00	29,490 00
Paid-up certificates	1,105 00	31,665 00
Savings	15,020 00	7,360 00
Other financial institutions	—	—
Real estate held by foreclosure and in possession	—	—
Bank building	—	24,793 93
Alterations to leased quarters	—	—
Furniture and fixtures	1,595 07	6,246 78
Share Insurance Fund	133 46	391 32
Due from Co-operative Central Bank	19,725 83	29,803 84
Investments:		
U. S. Government obligations, direct and fully guaranteed	223,210 63	140,000 00
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	33,000 00	54,200 00
Shares in other co-operative banks	—	—
Cash and due from banks	206,431 09	193,843 96
Prepaid expenses	138 08	1,544 62
Other assets	87 50	—
TOTAL ASSETS	\$2,428,234 36	\$3,425,345 72
LIABILITIES		
Capital:		
Dues capital	\$466,796 00	\$614,421 00
Profits capital	71,524 52	92,313 47
Paid-up share certificates	350,400 00	1,574,600 00
Savings share accounts	1,306,009 29	660,035 51
Dividend savings accounts	—	—
Club accounts	—	3,878 50
Military share accounts	—	—
Suspended share accounts	—	233 09
Matured share accounts	—	—
Net undivided earnings	—	—
Reserves:		
Guaranty fund	62,898 61	158,240 98
Surplus	26,322 64	83,243 95
Other reserves	61,763 34	41,275 79
Notes payable	—	50,000 00
Dividends declared	6,506 87	19,516 91
Credits of members not applied	452 48	68 49
Due on uncompleted loans	24,909 11	33,976 77
Borrowers' accumulations for taxes	50,146 30	91,848 41
Reserve for Federal Income Taxes	—	—
Unearned discount	—	—
Other liabilities	505 20	1,692 85
TOTAL LIABILITIES	\$2,428,234 36	\$3,425,345 72

HOLBROOK	HOLYOKE		HUDSON	HULL
THE HOLBROOK CO-OPERATIVE BANK	THE CITY CO-OPERATIVE BANK	HOLYOKE CO-OPERATIVE BANK	HUDSON CO-OPERATIVE BANK	HULL CO-OPERATIVE BANK
—	—	—	\$2,250 00	—
\$2,110,121 45	\$1,918,012 54	\$1,245,782 67	3,257,302 32	\$1,771,328 04
539,949 63	254,979 02	275,610 26	540,638 60	212,148 42
—	—	84,024 93	34,434 17	—
3,800 00	12,500 00	2,900 00	—	—
6,215 90	29,946 74	—	—	—
6,109 24	—	—	—	—
10,244 47	15,094 95	3,635 49	—	10,278 85
—	—	—	—	—
135 39	—	—	45 60	117 54
—	—	—	—	—
36,640 44	25,650 00	8,500 00	12,350 00	25,920 00
46,168 00	6,190 00	6,725 00	57,100 00	25,095 00
12,850 50	27,285 00	4,100 00	3,600 00	43,235 00
—	—	—	—	—
2,812 68	—	—	18,335 99	28 83
—	—	—	—	—
7,952 65	857 80	403 30	17,418 82	7,182 42
570 00	10,818 00	13,450 00	516 34	811 72
28,636 21	24,221 95	17,134 51	39,168 20	19,675 84
—	—	—	—	—
223,118 76	269,451 42	102,609 06	211,801 57	148,892 66
—	—	—	—	—
51,700 00	42,000 00	31,800 00	69,000 00	—
—	—	—	—	—
184,411 12	72,771 57	124,575 31	283,363 29	112,317 66
354 00	—	—	1,389 61	—
—	—	234 38	62 52	—
\$3,271,790 44	\$2,710,378 99	\$1,921,484 91	\$4,548,777 03	\$2,377,031 98
—	—	—	—	—
\$451,809 00	\$367,182 00	\$414,981 00	\$452,971 00	\$321,788 00
73,293 74	55,946 56	68,215 42	76,201 95	26,012 80
1,607,000 00	470,200 00	322,400 00	2,770,600 00	406,200 00
729,379 01	1,516,188 55	954,911 46	630,165 11	1,364,592 99
—	—	—	55,645 84	—
9,797 50	5,500 00	4,535 50	—	4,471 00
—	—	—	—	—
106 12	99 57	—	256 55	3,065 97
—	—	—	—	—
52,440 90	12,372 16	—	—	36,999 73
—	—	—	—	—
99,890 68	66,849 02	36,365 22	105,123 29	15,194 56
51,853 72	48,868 63	35,404 96	153,339 23	—
99,197 37	102,478 64	40,727 20	125,684 61	95,004 80
—	—	—	—	—
—	—	5,920 00	29,906 25	—
—	120 02	48 41	644 18	1,800 00
26,559 25	10,090 59	—	54,318 46	41,354 52
68,098 97	51,601 22	37,800 42	89,564 63	57,701 13
—	—	—	—	—
1,927 76	2,703 32	—	—	2,024 50
436 42	178 71	175 32	4,355 93	821 98
\$3,271,790 44	\$2,710,378 99	\$1,921,484 91	\$4,548,777 03	\$2,377,031 98

	IPSWICH	LAWRENCE
	IPSWICH CO-OPERATIVE BANK	ATLANTIC CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$2,200 00	\$2,200 00
Direct reduction	2,665,510 21	3,032,008 58
G.I. loans	137,942 15	840,687 82
Federal Housing Administration, Title II	—	—
Statutory common form	23,600 00	8,500 00
Dues and principal payments suspended	54,065 50	—
Other real estate	6,137 78	8,763 10
Home modernization loans	35,910 00	13,903 16
Federal Housing Administration, Title I loans	—	21,477 80
Insurance and taxes paid on mortgaged property	40 00	33 00
Loans on shares and deposits:		
Serial	45,640 00	19,964 00
Paid-up certificates	11,540 00	22,613 00
Savings	4,740 00	31,750 00
Other financial institutions	—	—
Real estate held by foreclosure and in possession	—	—
Bank building	22,751 40	—
Alterations to leased quarters	—	9,390 00
Furniture and fixtures	7,046 40	10,670 00
Share Insurance Fund	425 72	9,771 31
Due from Co-operative Central Bank	32,563 02	41,989 04
Investments:		
U. S. Government obligations, direct and fully guaranteed	594,762 25	331,083 41
Other bonds and notes legal for reserve	—	57,774 09
Bonds and notes not legal for reserve	—	499 00
Federal Home Loan Bank stock	49,100 00	76,800 00
Shares in other co-operative banks	—	—
Cash and due from banks	96,854 71	203,090 36
Prepaid expenses	1,547 74	1,494 65
Other assets	—	17 00
TOTAL ASSETS	\$3,792,376 88	\$4,744,479 32
LIABILITIES		
Capital:		
Dues capital	\$693,342 00	\$511,505 00
Profits capital	111,563 78	72,903 80
Paid-up share certificates	1,129,800 00	1,931,600 00
Savings share accounts	1,369,511 83	1,782,422 73
Dividend savings accounts	—	27,452 09
Club accounts	—	7,168 00
Military share accounts	—	—
Suspended share accounts	—	62 53
Matured share accounts	—	—
Net undivided earnings	11,317 89	12,175 83
Reserves:		
Guaranty fund	113,283 09	135,768 36
Surplus	213,025 67	10,944 94
Other reserves	46,430 84	127,240 54
Notes payable	—	—
Dividends declared	—	—
Credits of members not applied	1,637 59	159 43
Due on uncompleted loans	8,414 55	36,750 00
Borrowers' accumulations for taxes	87,663 03	82,491 79
Reserve for Federal Income Taxes	3,300 00	—
Unearned discount	—	5,800 40
Other liabilities	3,086 61	33 88
TOTAL LIABILITIES	\$3,792,376 88	\$4,744,479 32

LAWRENCE		LOWELL		LYNN
LAWRENCE CO-OPERATIVE BANK	THE MERRIMACK CO-OPERATIVE BANK	B. F. BUTLER CO-OPERATIVE BANK	LOWELL CO-OPERATIVE BANK	EQUITABLE CO-OPERATIVE BANK
\$3,150 00	-	\$34,800 00	\$3,850 00	\$492,900 00
6,522,823 97	\$7,660,841 17	776,342 16	3,097,016 04	9,327,778 33
1,800,423 98	1,270,400 65	110,037 85	1,342,633 63	1,215,810 92
-	-	-	45,993 08	-
84,869 67	197,075 00	-	-	18,400 00
102,757 83	129,048 81	-	-	112,262 17
24,297 42	22,836 47	-	79,250 21	52,606 49
11,624 98	-	-	31,176 16	-
-	-	-	17,901 93	-
263 63	113 16	-	-	-
62,050 00	76,300 00	9,965 00	43,775 00	170,080 00
46,090 00	65,385 00	6,480 00	6,440 00	85,650 00
12,250 00	84,515 00	1,211 00	2,550 00	-
-	-	-	1,900 00	-
-	9,312 94	-	-	7,779 17
-	34,574 92	-	43,672 93	27,400 00
6,629 03	-	2,244 62	-	-
18,853 30	24,795 13	2,746 30	10,661 08	27,442 55
590 00	5,410 64	137 24	681 72	11,277 62
89,796 46	95,735 11	10,190 60	51,980 34	127,203 08
502,421 88	499,812 50	89,459 00	509,134 38	1,622,173 21
-	176,600 00	-	-	-
163,100 00	-	19,100 00	94,700 00	215,600 00
601,458 21	426,399 49	96,983 19	258,491 37	390,661 31
1,894 34	-	-	-	-
1,640 37	4 85	1,200 00	7,601 30	8 63
\$10,056,985 07	\$10,779,160 84	\$1,160,896 96	\$5,649,412 17	\$13,905,033 48
\$1,256,001 00	\$1,285,193 00	\$162,151 00	\$1,014,378 00	\$4,286,310 00
189,825 83	204,664 02	20,131 46	143,137 06	692,305 73
4,124,200 00	3,426,000 00	592,000 00	2,202,000 00	6,810,200 00
3,029,539 67	4,372,818 33	259,569 48	1,556,318 95	56,519 29
114,607 42	-	1,624 07	-	-
-	-	-	-	-
368 45	114 50	-	-	2,718 89
-	17,938 64	-	-	1,783 26
24,756 38	-	-	-	44,902 13
302,983 99	322,611 97	28,426 29	196,008 24	952,325 42
449,348 62	502,842 87	20,775 89	147,919 64	549,779 24
222,473 27	212,744 53	31,335 73	162,793 71	-
-	100,000 00	-	-	-
-	66,975 01	6,800 69	44,087 11	-
241 05	24,232 50	10 92	388 96	3,631 63
150,712 19	87,801 28	15,000 13	20,140 27	168,001 89
188,385 42	153,590 17	22,893 14	146,694 95	320,933 14
-	-	-	-	8,668 78
1,821 38	-	-	7,044 79	-
1,720 40	1,634 02	178 16	8,500 49	6,954 08
\$10,056,985 07	\$10,779,160 84	\$1,160,896 96	\$5,649,412 17	\$13,905,033 48

	LYNN	
	LINCOLN CO-OPERATIVE BANK	LYNN CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$640,900 00	\$19,000 00
Direct reduction	9,884,056 80	2,352,003 90
G.I. loans	595,058 04	734,010 54
Federal Housing Administration, Title II	—	90,472 80
Statutory common form	—	4,632 00
Dues and principal payments suspended	—	16,200 00
Other real estate	11,306 27	—
Home modernization loans	—	—
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	—
Loans on shares and deposits:		
Serial	106,308 00	39,680 00
Paid-up certificates	90,475 00	31,750 00
Savings	—	1,975 00
Other financial institutions	—	—
Real estate held by foreclosure and in possession	—	18,241 07
Bank building	190,000 00	—
Alterations to leased quarters	—	180 00
Furniture and fixtures	28,000 00	212 50
Share Insurance Fund	1,000 00	22,596 43
Due from Co-operative Central Bank	118,145 38	35,417 62
Investments:		
U. S. Government obligations, direct and fully guaranteed	445,546 88	286,843 75
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	215,000 00	59,500 00
Shares in other co-operative banks	—	—
Cash and due from banks	906,679 95	297,489 20
Prepaid expenses	—	277 84
Other assets	3,375 00	—
TOTAL ASSETS	\$13,235,851 32	\$4,010,482 65
LIABILITIES		
Capital:		
Dues capital	\$2,845,632 00	\$814,712 00
Profits capital	429,191 96	132,532 42
Paid-up share certificates	8,200,400 00	2,408,200 00
Savings share accounts	1,387 00	19,690 32
Dividend savings accounts	33,129 28	—
Club accounts	—	—
Military share accounts	—	—
Suspended share accounts	—	1,843 99
Matured share accounts	—	—
Net undivided earnings	42,800 44	—
Reserves:		
Guaranty fund	692,399 14	218,934 12
Surplus	579,745 42	195,484 03
Other reserves	—	43,556 46
Notes payable	—	—
Dividends declared	—	44,724 51
Credits of members not applied	704 56	513 50
Due on uncompleted loans	51,706 85	41,085 00
Borrowers' accumulations for taxes	357,639 65	83,573 06
Reserve for Federal Income Taxes	—	2,079 81
Unearned discount	—	—
Other liabilities	1,115 02	3,553 43
TOTAL LIABILITIES	\$13,235,851 32	\$4,010,482 65

MALDEN		MANSFIELD	MARBLE- HEAD	MARL- BOROUGH
FELLSWAY CO-OPERATIVE BANK	MALDEN CO-OPERATIVE BANK	MANSFIELD CO-OPERATIVE BANK	THE MARBLEHEAD CO-OPERATIVE BANK	THE MARLBOROUGH CO-OPERATIVE BANK
\$700 00	\$600 00	\$19,550 00	\$244,000 00	\$1,000 00
3,810,077 84	12,354,643 50	3,255,715 18	1,659,551 89	8,001,574 11
125,024 66	4,407,165 05	888,789 48	—	725,808 21
—	1,862,012 86	347,918 25	—	—
—	68,233 96	2,750 00	5,000 00	—
32,977 69	21,827 67	25,298 74	—	9,927 71
—	—	—	—	—
5,573 62	—	5,294 81	—	30,994 27
—	—	—	—	—
—	—	90 21	—	172 82
—	—	—	—	—
47,145 00	121,420 00	25,555 00	24,532 00	38,875 00
46,035 00	165,170 00	37,330 00	6,741 00	62,465 00
5,930 00	44,060 00	20,460 00	—	6,500 00
—	—	—	—	—
—	—	—	—	—
—	65,741 19	25,418 37	—	29,492 08
9,339 74	—	—	666 00	—
7,498 67	168,532 54	17,307 78	400 00	27,279 82
3,784 03	2,418 94	12,884 36	—	1,155 88
44,675 45	186,121 57	49,910 12	18,733 42	88,051 69
—	—	—	—	—
431,000 25	840,642 50	614,598 73	94,365 74	298,163 00
—	—	—	—	101,281 25
—	—	—	—	—
76,300 00	345,500 00	84,200 00	34,100 00	165,400 00
—	20,000 00	—	—	—
266,297 39	1,252,276 90	312,348 46	187,325 92	608,784 16
—	11,224 63	1,754 09	—	—
—	670 83	367 75	—	—
\$4,912,359 34	\$21,938,262 14	\$5,747,541 33	\$2,275,415 97	\$10,196,925 00
\$551,112 00	\$2,611,155 00	\$805,779 00	\$716,809 00	\$807,970 00
88,566 95	430,491 59	126,170 82	103,953 97	130,031 99
2,067,400 00	10,151,200 00	1,389,400 00	1,206,000 00	4,339,400 00
1,402,723 90	5,819,977 26	2,634,894 74	—	3,498,451 12
186,857 50	—	—	—	116,173 52
8,406 00	—	—	—	—
—	—	—	—	—
1,947 99	1,332 72	—	—	—
—	6,341 84	—	—	105 89
30,550 53	363 41	—	—	—
—	—	—	—	—
120,141 36	739,761 66	171,382 69	91,798 29	258,417 56
98,272 73	817,067 04	191,530 52	54,059 33	289,324 33
190,624 20	596,829 00	159,009 85	39,591 93	392,165 13
—	—	—	—	—
—	148,115 25	84,722 55	24,120 00	81,177 50
500 27	—	2,150 03	—	1,353 66
16,596 87	129,743 14	56,812 10	11,138 53	108,070 32
135,533 73	485,077 57	115,281 21	27,637 63	172,386 56
—	—	8,250 00	—	—
591 16	—	—	—	—
12,534 15	806 66	2,157 82	307 29	1,297 42
\$4,912,359 34	\$21,938,262 14	\$5,747,541 33	\$2,275,415 97	\$10,196,925 00

	MEDFIELD	MEDFORD
	THE MEDFIELD CO-OPERATIVE BANK	COMMUNITY CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	—
Direct reduction	\$1,392,388 84	\$1,896,999 60
G.I. loans	295,009 50	19,257 67
Federal Housing Administration, Title II	55,202 66	23,389 00
Statutory common form	—	—
Dues and principal payments suspended	—	—
Other real estate	—	—
Home modernization loans	—	3,557 15
Federal Housing Administration, Title I loans	—	19,170 86
Insurance and taxes paid on mortgaged property	—	—
Loans on shares and deposits:		
Serial	15,215 00	2,330 00
Paid-up certificates	17,200 00	10,650 00
Savings	—	15,560 00
Other financial institutions	—	—
Real estate held by foreclosure and in possession	—	—
Bank building	5,000 00	—
Alterations to leased quarters	—	451 00
Furniture and fixtures	5,179 00	4,284 49
Share Insurance Fund	6,367 04	142 60
Due from Co-operative Central Bank	19,721 72	20,702 72
Investments:		
U. S. Government obligations, direct and fully guaranteed	99,781 25	174,855 25
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	40,000 00	—
Shares in other co-operative banks	—	—
Cash and due from banks	186,920 77	198,735 95
Prepaid expenses	961 88	166 55
Other assets	—	—
TOTAL ASSETS	\$2,138,947 66	\$2,390,252 84
LIABILITIES		
Capital:		
Dues capital	\$207,898 00	\$62,122 00
Profits capital	25,454 50	4,175 10
Paid-up share certificates	855,600 00	789,000 00
Savings share accounts	801,159 67	1,253,651 15
Dividend savings accounts	—	—
Club accounts	10,932 00	41,068 00
Military share accounts	—	—
Suspended share accounts	—	—
Matured share accounts	—	—
Net undivided earnings	22,743 55	6,685 49
Reserves:		
Guaranty fund	47,281 23	19,040 16
Surplus	26,444 78	133,257 35
Other reserves	58,160 48	—
Notes payable	—	—
Dividends declared	—	—
Credits of members not applied	299 60	67 00
Due on uncompleted loans	31,350 00	19,484 69
Borrowers' accumulations for taxes	50,142 71	55,429 36
Reserve for Federal Income Taxes	—	—
Unearned discount	—	3,779 04
Other liabilities	1,481 14	2,493 50
TOTAL LIABILITIES	\$2,138,947 66	\$2,390,252 84

MEDFORD			MEDWAY	MELROSE
HILLSIDE-CAMBRIDGE CO-OPERATIVE BANK	THE MEDFORD CO-OPERATIVE BANK	WEST MEDFORD CO-OPERATIVE BANK	MEDWAY CO-OPERATIVE BANK	MELROSE CO-OPERATIVE BANK
-	-	-	-	-
\$2,982,847 31	\$4,584,343 43	\$2,578,175 86	\$1,892,795 70	\$6,423,919 86
966,779 65	1,177,406 87	265,548 22	512,824 87	874,474 23
29,600 00	-	15,061 80	1,950 00	277,581 61
-	34,373 43	1,150 00	-	188,550 13
40,529 56	25,772 27	19,875 30	3,966 55	11,658 89
-	-	-	-	-
-	-	4 19	82 05	-
22,330 00	97,355 00	17,035 42	13,380 00	37,500 00
28,520 00	17,950 00	7,459 34	27,915 00	29,440 00
12,065 00	39,955 00	5,777 22	9,675 00	54,075 00
-	-	-	-	-
-	28,500 00	54,975 00	22,592 24	17,756 10
-	-	-	-	-
9,909 84	14,331 31	15,000 00	2,720 44	4,800 00
15,698 26	7,932 71	1,103 07	1 00	1,700 00
45,135 29	63,520 83	32,867 56	25,165 43	83,462 98
334,000 00	994,601 01	280,467 60	136,693 76	1,076,123 56
-	100,000 00	-	-	-
81,300 00	-	58,500 00	45,000 00	-
443,869 24	187,663 71	289,557 92	123,002 99	107,064 51
1,454 73	-	1,022 07	-	-
-	-	-	-	-
\$5,014,038 88	\$7,373,705 57	\$3,643,580 57	\$2,817,765 03	\$9,168,106 87
\$552,600 00	\$1,541,314 00	\$663,952 00	\$336,153 00	\$904,157 00
83,682 98	250,053 14	102,335 04	57,398 65	135,493 70
2,084,400 00	1,436,000 00	1,324,000 00	1,164,800 00	2,258,400 00
1,452,577 23	3,245,208 03	1,132,420 47	917,638 25	4,877,277 82
179,670 33	-	21,951 50	-	-
-	-	-	-	-
-	47 00	431 79	97 48	-
-	-	986 95	-	-
-	-	22,855 78	7,692 47	26,228 42
139,421 77	411,835 48	86,333 05	82,963 75	262,628 88
153,953 93	267,944 72	84,458 13	88,575 37	206,982 92
175,570 14	-	95,997 30	88,925 70	228,789 09
-	-	-	-	-
30,332 50	12,529 97	-	-	-
10 53	859 05	730 72	1,577 86	51 64
25,804 26	20,403 47	14,100 00	17,736 40	82,588 00
125,900 41	176,837 13	90,876 45	53,892 08	203,898 77
-	5,839 89	-	-	-
-	-	-	-	-
10,114 80	4,833 69	2,151 39	314 02	1,610 63
\$5,014,038 88	\$7,373,705 57	\$3,643,580 57	\$2,817,765 03	\$9,188,106 87

	MERRIMAC	METHUEN
	THE ECONOMY CO-OPERATIVE BANK	METHUEN CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	\$1,600 00
Direct reduction	\$409,325 94	2,116,836 39
G.I. loans	29,269 06	702,038 02
Federal Housing Administration, Title II	—	—
Statutory common form	—	16,775 00
Dues and principal payments suspended	—	19,500 00
Other real estate	—	—
Home modernization loans	7,827 24	9,991 42
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	—
Loans on shares and deposits:		
Serial	5,600 00	11,995 00
Paid-up certificates	850 00	5,000 00
Savings	—	13,641 00
Other financial institutions	—	—
Real estate held by foreclosure and in possession	—	—
Bank building	—	5,600 00
Alterations to leased quarters	—	—
Furniture and fixtures	746 12	2,750 00
Share Insurance Fund	56 66	1 00
Due from Co-operative Central Bank	4,268 39	31,028 47
Investments:		
U. S. Government obligations, direct and fully guaranteed	29,887 20	283,511 10
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	4,100 00	54,100 00
Shares in other co-operative banks	—	—
Cash and due from banks	40,940 50	254,972 38
Prepaid expenses	—	779 00
Other assets	—	1 00
TOTAL ASSETS	\$532,871 11	\$3,530,119 78
LIABILITIES		
Capital:		
Dues capital	\$145,013 00	\$294,032 00
Profits capital	21,660 68	44,335 29
Paid-up share certificates	279,400 00	1,269,000 00
Savings share accounts	16,888 26	1,387,282 70
Dividend savings accounts	8,993 99	154,443 60
Club accounts	—	11,555 50
Military share accounts	—	—
Suspended share accounts	2,640 20	—
Matured share accounts	—	—
Net undivided earnings	5,107 50	11,230 84
Reserves:		
Guaranty fund	15,477 93	66,944 00
Surplus	7,133 22	81,993 06
Other reserves	15,449 32	116,708 83
Notes payable	—	—
Dividends declared	—	—
Credits of members not applied	1 00	401 56
Due on uncompleted loans	—	16,954 32
Borrowers' accumulations for taxes	15,059 25	74,165 70
Reserve for Federal Income Taxes	—	—
Unearned discount	—	1,072 38
Other liabilities	46 76	—
TOTAL LIABILITIES	\$532,871 11	\$3,530,119 78

MIDDLE-BOROUGH	MILLBURY	MILTON	NEEDHAM	NEW BEDFORD
MIDDLE-BOROUGH CO-OPERATIVE BANK	MILLBURY CO-OPERATIVE BANK	MILTON CO-OPERATIVE BANK	THE NEEDHAM CO-OPERATIVE BANK	ACUSHNET CO-OPERATIVE BANK
-	-	\$2,800 00	-	\$4,100 00
\$11,618,839 05	\$987,796 02	2,537,559 17	\$18,046,235 22	\$2,890,781 70
581,908 68	152,724 09	489,591 89	1,153,234 86	427,367 19
-	13,904 05	44,068 00	43,200 00	-
98,922 64	-	60,068 94	27,549 55	-
107,022 29	-	9,517 77	-	-
-	12,605 18	22,366 50	-	-
447 35	539 14	-	-	-
22,870 00	21,467 00	13,260 00	94,410 00	46,800 00
70,080 00	8,926 00	20,595 00	120,975 00	30,325 00
-	-	19,360 00	83,410 00	-
5,359 29	-	-	-	-
127,200 00	-	8,300 00	45,746 74	-
26,000 00	5,673 67	-	7,591 21	-
18,091 21	1,971 72	600 00	66,930 54	-
128,180 19	13,494 81	33,849 53	214,801 36	41,564 48
1,155,092 08	79,643 76	138,906 25	2,142,282 90	756,189 06
-	-	-	827,334 45	-
239,600 00	26,200 00	63,800 00	400,000 00	65,600 00
285,629 89	57,424 86	493,004 16	351,590 76	300,984 80
-	690 53	872 42	-	-
700 39	-	52 75	600 00	175 00
\$14,485,943 06	\$1,383,060 83	\$3,958,572 38	\$23,625,892 59	\$4,563,887 23
\$777,436 00	\$372,006 00	\$441,287 00	\$1,337,674 00	\$1,153,113 00
128,405 72	61,039 64	65,094 35	225,019 93	175,285 63
10,242,600 00	567,200 00	1,849,000 00	7,756,600 00	2,441,800 00
908,441 94	167,744 78	1,199,593 18	11,009,451 76	-
533,349 68	23,548 14	-	351,631 75	-
-	-	3,785 50	-	-
209 50	36 37	89 00	-	2,586 32
-	1,401 26	-	-	-
-	7,608 71	22,399 59	83,462 49	-
399,154 48	51,409 27	84,247 74	673,107 58	234,959 83
525,577 11	78,817 14	83,894 61	1,147,565 26	382,854 86
481,033 80	23,854 17	133,652 50	347,596 00	-
-	-	-	-	21,365 75
109,338 13	-	-	-	57 68
2,483 91	187 63	1,552 90	990 67	22,692 00
111,779 44	1,231 80	150 40	154,659 30	98,475 95
259,021 69	24,711 39	73,218 49	536,605 62	7,600 00
-	1,125 00	-	-	-
7,111 66	1,139 53	607 12	1,528 23	23,096 21
\$14,485,943 06	\$1,383,060 83	\$3,958,572 38	\$23,625,892 59	\$4,563,887 23

	NEW BEDFORD	NEWBURY- PORT
	NEW BEDFORD CO-OPERATIVE BANK	NEWBURYPORT CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$6,325 00	\$186,900 00
Direct reduction	2,978,172 31	1,687,734 68
G.I. loans	567,078 08	—
Federal Housing Administration, Title II	—	—
Statutory common form	4,700 00	2,000 00
Dues and principal payments suspended	—	—
Other real estate	3,800 00	34,489 93
Home modernization loans	—	—
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	531 45
Loans on shares and deposits:		
Serial	39,025 00	25,050 00
Paid-up certificates	25,600 00	—
Savings	—	1,650 00
Other financial institutions	—	—
Real estate held by foreclosure and in possession	—	22,854 17
Bank building	—	40,812 31
Alterations to leased quarters	—	—
Furniture and fixtures	—	7,814 71
Share Insurance Fund	—	11,103 83
Due from Co-operative Central Bank	44,166 19	22,213 00
Investments:		
U. S. Government obligations, direct and fully guaranteed	934,751 56	237,500 00
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	66,600 00	—
Shares in other co-operative banks	—	—
Cash and due from banks	250,990 64	133,904 33
Prepaid expenses	—	548 22
Other assets	175 00	—
TOTAL ASSETS	\$4,921,383 78	\$2,415,106 63
LIABILITIES		
Capital:		
Dues capital	\$1,279,970 00	\$1,019,542 00
Profits capital	189,545 53	174,343 14
Paid-up share certificates	2,635,200 00	573,000 00
Savings share accounts	—	363,412 54
Dividend savings accounts	—	—
Club accounts	—	—
Military share accounts	—	—
Suspended share accounts	576 23	—
Matured share accounts	—	—
Net undivided earnings	—	5,966 67
Reserves:		
Guaranty fund	280,271 47	152,601 89
Surplus	368,370 80	86,880 37
Other reserves	—	—
Notes payable	—	—
Dividends declared	23,058 00	—
Credits of members not applied	784 07	—
Due on uncompleted loans	36,113 80	—
Borrowers' accumulations for taxes	99,127 00	37,084 86
Reserve for Federal Income Taxes	7,200 00	1,400 00
Unearned discount	—	—
Other liabilities	1,166 88	875 16
TOTAL LIABILITIES	\$4,921,383 78	\$2,415,106 63

NEWTON				NORTH-AMPTON
THE AUBURNDALE CO-OPERATIVE BANK	THE NEWTON CO-OPERATIVE BANK	NEWTON SOUTH CO-OPERATIVE BANK	WEST NEWTON CO-OPERATIVE BANK	THE NORTHAMPTON CO-OPERATIVE BANK
\$10,100 00	-	-	-	\$350 00
5,620,325 48	\$8,885,861 14	\$2,291,803 33	\$5,283,116 15	7,252,356 60
546,455 04	1,508,086 62	415,114 68	596,035 86	1,840,952 92
-	-	308,593 04	-	-
98,527 70	255,456 36	33,686 53	43,700 00	166,930 00
41,407 70	55,544 99	-	45,853 75	61,133 31
-	63,559 65	-	-	-
11,432 05	31,140 59	3,653 50	71,242 76	33,108 23
-	-	8,641 08	-	-
-	-	-	-	-
65,315 00	69,180 00	39,161 00	60,925 00	126,310 00
72,560 00	85,690 00	26,628 00	86,365 00	24,115 00
17,575 00	34,755 00	36,327 00	19,755 00	126,045 00
-	-	6,000 00	945 00	-
-	-	-	-	-
68,315 87	38,124 14	-	-	205,116 84
-	-	-	7,173 30	466 68
7,853 82	18,766 73	5,812 83	6,618 29	32,130 09
9,925 00	1,511 98	400 00	815 54	1 00
68,147 34	113,370 34	31,510 07	59,539 59	101,926 86
425,978 49	1,335,359 38	321,250 14	417,164 74	906,125 00
-	-	-	-	-
116,800 00	197,300 00	-	108,900 00	185,500 00
-	-	8,000 00	-	-
250,557 75	557,552 82	110,943 34	253,687 64	699,140 56
-	-	-	860 32	1,308 00
-	3,076 31	-	2,616 58	2,082 16
\$7,431,276 24	\$13,254,336 05	\$3,647,524 54	\$7,065,314 52	\$11,765,098 25
\$856,851 00	\$1,301,468 00	\$601,245 00	\$791,830 00	\$1,481,329 00
135,359 01	188,148 70	89,251 26	112,249 03	233,506 54
3,412,000 00	5,005,400 00	1,170,800 00	2,854,600 00	2,587,200 00
1,875,402 81	4,850,600 88	1,342,458 18	2,617,933 55	6,151,867 33
192,958 27	350,661 35	-	-	-
7,016 50	13,986 00	7,566 00	15,186 25	12,565 50
-	-	-	-	-
-	65 02	-	-	556 70
-	-	-	1,017 10	-
-	72,892 12	-	39,311 89	-
248,995 74	300,741 00	110,757 66	129,333 45	548,571 19
224,393 80	484,558 55	71,788 66	92,874 86	335,766 55
217,837 05	255,980 23	141,357 64	179,141 29	120,021 66
-	-	-	-	-
47,262 27	-	-	-	45,276 00
287 25	29 26	119 37	160 97	123 23
41,376 12	166,564 19	23,609 00	97,243 40	17,400 00
168,231 43	251,884 59	86,262 77	133,207 15	221,655 92
-	-	-	-	-
1,152 92	4,528 75	1,981 84	-	5,589 34
2,152 07	6,827 41	327 16	1,225 58	1,669 29
\$7,431,276 24	\$13,254,336 05	\$3,647,524 54	\$7,065,314 52	\$11,765,098 25

	NORWOOD	ORANGE
	THE NORWOOD CO-OPERATIVE BANK	ORANGE CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$240,725 00	—
Direct reduction	11,556,216 28	\$1,906,540 68
G.I. loans	4,047,661 81	340,777 86
Federal Housing Administration, Title II	2,373 71	—
Statutory common form	86,116 34	—
Dues and principal payments suspended	113,029 82	2,718 20
Other real estate	8,827 72	61,239 28
Home modernization loans	105,700 25	—
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	478 05
Loans on shares and deposits:		
Serial	192,870 00	34,785 00
Paid-up certificates	239,980 00	4,615 00
Savings	13,470 00	—
Other financial institutions	2,870 00	—
Real estate held by foreclosure and in possession	—	31,053 38
Bank building	84,571 00	—
Alterations to leased quarters	—	—
Furniture and fixtures	21,552 11	400 00
Share Insurance Fund	12,217 69	1,008 25
Due from Co-operative Central Bank	173,974 45	25,190 12
Investments:		
U. S. Government obligations, direct and fully guaranteed	1,367,816 91	206,305 51
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	313,600 00	—
Shares in other co-operative banks	—	—
Cash and due from banks	910,064 68	105,556 42
Prepaid expenses	—	—
Other assets	1,851 24	3 21
TOTAL ASSETS	\$19,495,489 01	\$2,720,670 96
LIABILITIES		
Capital:		
Dues capital	\$3,468,135 00	\$844,811 00
Profits capital	632,921 20	168,773 27
Paid-up share certificates	9,054,200 00	1,377,000 00
Savings share accounts	3,529,619 83	—
Dividend savings accounts	714,236 47	—
Club accounts	—	—
Military share accounts	—	—
Suspended share accounts	251 51	—
Matured share accounts	2,000 10	—
Net undivided earnings	50,820 10	36,664 48
Reserves:		
Guaranty fund	548,676 70	153,115 10
Surplus	529,479 45	31,456 03
Other reserves	647,081 93	35,741 87
Notes payable	—	—
Dividends declared	—	—
Credits of members not applied	672 37	1,366 79
Due on uncompleted loans	32,603 87	14,224 12
Borrowers' accumulations for taxes	282,075 02	57,478 45
Reserve for Federal Income Taxes	—	—
Unearned discount	—	—
Other liabilities	2,715 46	39 85
TOTAL LIABILITIES	\$19,495,489 01	\$2,720,670 96

PEABODY	PITTSFIELD	QUINCY		
THE PEABODY CO-OPERATIVE BANK	THE PITTSFIELD CO-OPERATIVE BANK	NORTH QUINCY CO-OPERATIVE BANK	THE QUINCY CO-OPERATIVE BANK	SHIPBUILDERS CO-OPERATIVE BANK
\$3,600 00	-	-	\$46,750 00	\$14,700 00
\$9,971,300 13	\$13,641,056 44	\$2,017,005 79	20,433,672 26	3,081,228 45
2,692,770 22	2,833,712 90	589,539 90	4,015,366 88	880,042 43
254,207 11	678,800 32	351,367 13	2,489,029 24	376,046 08
23,623 03	-	-	304,791 67	-
73,745 67	48,905 04	-	1,950 00	-
-	38,858 90	-	229,836 78	29,501 22
25,830 81	55,998 84	7,052 75	73,545 53	23,873 63
-	-	-	-	45 23
104,280 00	47,885 00	11,500 00	164,165 00	74,600 00
66,695 00	94,155 00	9,390 00	88,505 00	29,840 00
94,980 00	83,550 00	31,295 00	87,500 00	20,985 00
-	975 00	-	-	-
144,961 19	-	13,425 81	36,059 23	-
-	2,575 86	-	84,276 06	-
36,997 34	3,358 29	5,824 98	30,676 33	-
1,878 54	1 00	542 79	38,333 00	2,447 65
141,662 28	182,479 89	30,963 54	3,880 06	9,347 32
1,337,845 65	2,241,796 87	348,755 11	293,569 39	47,542 29
-	-	-	3,145,000 00	447,451 35
-	200,000 00	55,000 00	-	-
250,700 00	316,000 00	-	530,000 00	-
959,227 85	1,304,261 05	108,554 01	-	15,000 00
-	1,367 76	740 06	1,497,167 22	173,918 21
2,483 90	13,631 25	4,949 01	-	1,788 75
-	-	-	22,550 16	-
\$16,186,788 72	\$21,789,369 49	\$3,585,905 88	\$33,616,624 11	\$5,228,357 61
\$1,831,892 00	\$1,282,231 00	\$306,857 00	\$3,754,684 00	\$1,177,022 00
300,792 26	217,891 43	34,794 06	592,128 08	204,811 81
4,365,800 00	7,419,000 00	1,248,200 00	9,779,000 00	2,048,600 00
7,810,834 19	10,197,971 48	1,606,273 02	15,340,029 11	1,271,154 38
-	220,046 20	-	-	-
42,478 78	-	12,798 00	52,739 00	-
-	-	-	-	-
-	-	-	241 70	-
-	-	-	-	-
98,667 06	-	-	-	-
478,242 16	611,307 62	33,482 22	819,342 68	138,738 31
688,414 42	588,692 38	136,082 51	850,861 74	143,159 00
207,929 24	492,425 31	10,000 00	997,405 14	78,209 22
-	74,190 00	46,726 54	251,920 15	28,747 85
1,132 98	5,811 80	9,400 00	1,150 79	16 28
103,399 01	210,469 34	39,396 79	361,269 66	9,785 00
251,766 54	428,636 49	92,200 20	780,418 11	122,891 44
-	-	-	-	-
3,584 46	9,772 87	1,496 51	13,668 56	-
1,855 62	30,923 57	8,199 03	21,765 39	5,222 32
\$16,186,788 72	\$21,789,369 49	\$3,585,905 88	\$33,616,624 11	\$5,228,357 61

	RANDOLPH	READING
	THE RANDOLPH CO-OPERATIVE BANK	READING CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$11,800 00	\$5,300 00
Direct reduction	4,773,309 83	3,566,423 91
G.I. loans	658,871 68	1,627,834 64
Federal Housing Administration, Title II	42,017 74	168,519 72
Statutory common form	—	66,538 47
Dues and principal payments suspended	52,969 05	—
Other real estate	58,399 65	2,172 60
Home modernization loans	23,643 22	3,984 09
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	194 25
Loans on shares and deposits:		
Serial	17,345 00	137,321 00
Paid-up certificates	44,605 00	50,785 00
Savings	20,658 00	7,005 00
Other financial institutions	—	—
Real estate held by foreclosure and in possession	2,493 81	100 00
Bank building	12,500 00	138,269 77
Alterations to leased quarters	—	—
Furniture and fixtures	14,980 06	47,798 24
Share Insurance Fund	814 97	11,819 89
Due from Co-operative Central Bank	61,671 34	63,419 98
Investments:		
U. S. Government obligations, direct and fully guaranteed	477,251 55	296,843 75
Other bonds and notes legal for reserve	25,000 00	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	112,500 00	110,400 00
Shares in other co-operative banks	—	—
Cash and due from banks	272,912 50	443,202 98
Prepaid expenses	—	1,077 09
Other assets	1,371 42	674 06
TOTAL ASSETS	\$6,685,114 82	\$6,749,684 44
LIABILITIES		
Capital:		
Dues capital	\$777,211 00	\$1,763,232 00
Profits capital	133,818 53	311,982 30
Paid-up share certificates	2,660,800 00	2,788,400 00
Savings share accounts	2,298,847 82	876,801 72
Dividend savings accounts	—	—
Club accounts	12,048 00	5,589 00
Military share accounts	—	—
Suspended share accounts	—	756 83
Matured share accounts	12,554 70	—
Net undivided earnings	61,595 46	—
Reserves:		
Guaranty fund	193,033 87	306,884 67
Surplus	149,928 03	371,869 16
Other reserves	221,810 36	—
Notes payable	—	50,000 00
Dividends declared	—	62,090 58
Credits of members not applied	2,590 26	3,314 63
Due on uncompleted loans	25,162 42	30,400 00
Borrowers' accumulations for taxes	130,456 81	168,577 10
Reserve for Federal Income Taxes	—	4,000 00
Unearned discount	4,428 52	—
Other liabilities	829 04	5,786 45
TOTAL LIABILITIES	\$6,685,114 82	\$6,749,684 44

ROCKLAND	SALEM		SANDWICH	SAUGUS
ROCKLAND CO-OPERATIVE BANK	THE ROGER CONANT CO-OPERATIVE BANK	SALEM CO-OPERATIVE BANK	SANDWICH CO-OPERATIVE BANK	SAUGUS CO-OPERATIVE BANK
\$600 00	\$17,100 00	\$40,050 00	\$3,250 00	\$3,200 00
1,396,752 27	5,791,268 63	7,396,161 51	5,808,679 32	2,491,173 88
335,433 86	1,353,148 67	1,648,880 79	884,299 79	496,264 00
119,379 10	12,605 68	390,531 34	37,511 19	-
-	80,319 15	61,150 00	50,774 21	-
-	140,997 64	3,565 07	70,268 18	14,591 22
-	9,387 24	6,830 09	64,943 31	-
-	8,522 74	18,143 04	23,126 49	3,731 76
-	-	-	-	-
-	231 66	971 93	471 72	-
27,680 04	74,842 00	86,170 00	13,575 00	9,677 00
24,185 00	32,977 00	43,730 00	22,550 00	9,163 00
9,269 28	11,934 00	28,375 00	-	16,985 00
1,150 00	-	6,550 00	-	-
-	-	-	14,212 84	-
-	48,396 61	59,477 13	70,979 99	33,915 64
240 01	-	-	-	-
5,908 50	11,813 28	20,694 14	23,003 12	3,128 06
272 00	1,036 00	1,257 02	-	398 10
20,392 84	79,765 64	95,749 21	77,141 20	30,041 65
139,956 25	469,984 38	870,801 52	747,264 18	180,000 00
-	-	-	34,925 87	-
9,250 00	146,700 00	172,500 00	131,600 00	55,200 00
94,558 67	448,537 34	285,764 71	395,024 24	129,311 22
449 73	2,965 88	1,828 85	3,679 89	542 12
-	-	636 75	-	-
\$2,185,477 55	\$8,742,533 54	\$11,239,818 10	\$8,477,280 54	\$3,477,322 65
\$475,650 00	\$1,887,909 00	\$1,841,887 00	\$961,035 00	\$325,942 00
73,284 09	337,819 04	299,966 77	159,218 38	53,879 88
699,400 00	4,105,000 00	3,987,000 00	4,821,200 00	1,733,800 00
633,029 79	1,231,734 76	3,578,606 76	1,460,755 64	877,448 35
26,723 65	-	-	34,546 31	-
-	-	20,961 00	-	-
29 00	179 55	53 47	100 18	24 80
11,399 33	-	30,307 04	1,201 43	-
81,134 54	367,147 70	434,064 28	254,057 85	96,531 90
62,606 04	463,759 94	420,978 95	253,536 86	156,521 87
37,209 45	82,797 55	180,393 17	244,773 87	-
20,000 00	-	150,000 00	-	90,000 00
-	49,743 78	-	54,817 01	47,325 22
37 28	5,180 12	1,002 53	1,333 41	1,060 01
3,750 39	55,600 22	68,055 00	33,422 45	20,760 00
60,853 76	149,724 46	223,267 09	163,369 31	72,964 85
-	4,000 00	-	-	-
-	1,215 44	2,655 09	4,394 32	-
370 23	721 98	619 95	29,518 52	1,063 77
\$2,185,477 55	\$8,742,533 54	\$11,239,818 10	\$8,477,280 54	\$3,477,322 65

	SHARON	SHIRLEY
	SHARON CO-OPERATIVE BANK	SHIRLEY CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$1,500 00	\$4,425 00
Direct reduction	2,450,057 66	2,659,758 64
G.I. loans	1,085,620 32	237,711 09
Federal Housing Administration, Title II	—	—
Statutory common form	—	1,400 00
Dues and principal payments suspended	11,089 94	—
Other real estate	—	10,908 60
Home modernization loans	4,814 93	—
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	279 73
Loans on shares and deposits:		
Serial	24,495 00	16,744 00
Paid-up certificates	23,955 00	3,290 00
Savings	19,640 00	7,903 00
Other financial institutions	450 00	—
Real estate held by foreclosure and in possession	6,426 79	—
Bank building	19,681 25	34,129 84
Alterations to leased quarters	—	—
Furniture and fixtures	208 33	6,714 12
Share Insurance Fund	—	705 56
Due from Co-operative Central Bank	39,880 53	30,882 24
Investments:		
U. S. Government obligations, direct and fully guaranteed	557,650 00	275,395 68
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	67,200 00	—
Shares in other co-operative banks	—	—
Cash and due from banks	378,467 77	232,826 45
Prepaid expenses	—	667 59
Other assets	—	150 00
TOTAL ASSETS	\$4,691,137 52	\$3,523,891 54
LIABILITIES		
Capital:		
Dues capital	\$682,424 00	\$397,903 00
Profits capital	108,834 71	65,432 46
Paid-up share certificates	1,267,200 00	1,374,600 00
Savings share accounts	2,056,783 92	1,207,504 89
Dividend savings accounts	32,237 27	50,113 50
Club accounts	—	—
Military share accounts	—	—
Suspended share accounts	—	—
Matured share accounts	—	—
Net undivided earnings	—	12,868 13
Reserves:		
Guaranty fund	116,158 11	81,201 84
Surplus	120,355 81	97,184 57
Other reserves	129,613 29	159,740 92
Notes payable	—	—
Dividends declared	27,772 89	—
Credits of members not applied	142 69	69 78
Due on uncompleted loans	18,127 14	19,392 33
Borrowers' accumulations for taxes	130,164 78	57,061 65
Reserve for Federal Income Taxes	—	—
Unearned discount	549 12	—
Other liabilities	773 79	818 47
TOTAL LIABILITIES	\$4,691,137 52	\$3,523,891 54

SOMERVILLE		SOUTHBRIDGE	SPRINGFIELD	STONEHAM
CENTRAL CO-OPERATIVE BANK	SOMERVILLE CO-OPERATIVE BANK	THE SOUTHBRIDGE CO-OPERATIVE BANK	SPRINGFIELD CO-OPERATIVE BANK	STONEHAM CO-OPERATIVE BANK
\$2,400 00	-	\$36,350 00	\$1,500 00	\$59,400 00
2,499,824 69	\$2,694,530 94	6,814,662 22	8,792,998 61	4,508,772 22
254,099 38	653,282 43	1,082,108 28	772,773 04	1,938,677 99
-	-	-	274,565 55	78,984 75
21,745 92	5,270 00	183,320 00	229 02	21,900 00
-	-	14,250 00	80,738 89	-
-	-	-	-	-
11,933 05	-	37,771 77	21,835 00	15,451 49
-	-	-	195,500 11	-
-	-	771 94	26 80	-
-	-	-	-	-
21,440 00	30,687 00	71,885 00	107,531 50	20,168 00
37,245 00	18,091 69	32,900 00	58,210 00	46,909 00
9,035 00	57,541 54	36,520 00	65,174 00	48,276 00
-	-	4,100 00	-	3,950 00
-	-	6,415 28	5,070 37	-
-	-	60,824 40	217,914 15	43,475 55
-	-	-	-	-
5,132 28	6,884 22	15,086 73	50,350 81	8,061 87
10,026 05	14,279 24	5,846 86	21,854 39	948 40
26,995 17	35,485 23	81,284 00	105,571 18	70,849 14
-	-	-	-	-
332,381 00	222,812 50	675,766 30	858,870 00	497,922 75
-	-	-	350,000 00	-
-	-	-	-	-
-	64,500 00	144,900 00	182,000 00	98,100 00
-	-	-	-	-
83,099 63	235,077 05	390,811 42	211,538 84	365,143 60
5 00	106 94	337 50	21,122 43	2,107 67
-	-	-	387 40	-
\$3,315,362 17	\$4,038,548 78	\$9,695,911 70	\$12,395,762 09	\$7,829,098 43
\$460,830 00	\$553,058 00	\$1,483,544 00	\$2,022,795 00	\$697,771 00
70,997 35	82,766 08	240,638 02	333,682 46	114,791 31
1,248,800 00	1,490,000 00	2,287,400 00	4,299,800 00	3,224,200 00
1,199,443 23	1,496,904 33	4,572,361 21	4,332,320 82	2,857,374 04
-	-	-	-	-
10,486 00	-	29,705 50	2,546 00	6,435 50
-	-	-	-	-
-	-	-	249 65	-
-	-	-	-	-
-	7,984 94	27,675 51	-	-
-	-	-	-	-
65,483 16	88,048 63	235,566 09	442,129 28	205,041 83
50,009 84	120,260 56	379,917 46	376,703 65	209,548 38
71,378 21	58,431 09	231,905 41	166,100 76	191,604 60
-	-	-	-	-
20,993 63	-	-	40,134 55	111,100 75
-	-	207 46	1,714 73	1,645 55
6,500 00	1,873 46	77,992 48	72,385 00	43,408 23
108,909 60	136,799 00	121,819 64	268,496 22	161,676 51
-	-	-	-	-
-	-	6,782 53	32,262 13	2,287 58
1,531 15	2,422 69	396 39	4,441 84	2,213 15
\$3,315,362 17	\$4,038,548 78	\$9,695,911 70	\$12,395,762 09	\$7,829,098 43

	STOUGHTON	TAUNTON
	THE STOUGHTON CO-OPERATIVE BANK	MECHANICS' CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	—
Direct reduction	\$4,021,153 13	\$3,847,987 19
G.I. loans	929,152 96	1,005,155 65
Federal Housing Administration, Title II	130,926 73	—
Statutory common form	22,796 64	—
Dues and principal payments suspended	—	—
Other real estate	—	17,073 85
Home modernization loans	38,756 83	75,146 49
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	—
Loans on shares and deposits:		
Serial	54,010 00	8,857 00
Paid-up certificates	31,075 00	16,325 00
Savings	39,065 00	11,055 00
Other financial institutions	—	—
Real estate held by foreclosure and in possession	4,822 18	—
Bank building	58,300 00	17,131 08
Alterations to leased quarters	—	—
Furniture and fixtures	18,465 64	3,125 46
Share Insurance Fund	1 00	663 02
Due from Co-operative Central Bank	57,504 46	49,172 16
Investments:		
U. S. Government obligations, direct and fully guaranteed	437,337 50	350,000 00
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	99,600 00	87,800 00
Shares in other co-operative banks	—	48,000 00
Cash and due from banks	436,556 24	384,124 44
Prepaid expenses	542 27	—
Other assets	—	—
TOTAL ASSETS	\$6,380,065 58	\$5,921,616 34
LIABILITIES		
Capital:		
Dues capital	\$719,823 00	\$471,674 00
Profits capital	119,242 42	75,467 08
Paid-up share certificates	1,565,600 00	2,256,600 00
Savings share accounts	3,166,032 99	2,510,923 70
Dividend savings accounts	—	—
Club accounts	24,872 00	—
Military share accounts	—	—
Suspended share accounts	—	—
Matured share accounts	—	—
Net undivided earnings	—	16,694 21
Reserves:		
Guaranty fund	224,296 18	219,635 77
Surplus	23,233 14	168,030 05
Other reserves	211,450 34	85,099 36
Notes payable	—	—
Dividends declared	79,398 00	—
Credits of members not applied	—	127 60
Due on uncompleted loans	56,116 34	17,500 00
Borrowers' accumulations for taxes	185,705 99	99,563 81
Reserve for Federal Income Taxes	3,000 00	—
Unearned discount	—	—
Other liabilities	1,295 18	300 76
TOTAL LIABILITIES	\$6,380,065 58	\$5,921,616 34

TAUNTON		TEMPLETON	TISBURY	UXBRIDGE
TAUNTON CO-OPERATIVE BANK	THE WEIR CO-OPERATIVE BANK	THE BALDWINVILLE CO-OPERATIVE BANK	THE MARTHA'S VINEYARD CO-OPERATIVE BANK	UXBRIDGE CO-OPERATIVE BANK
\$475 00	\$350 00	\$231,450 00	\$27,225 00	-
4,267,030 44	2,697,964 46	499,828 53	1,502,194 89	\$2,596,551 41
833,582 70	339,188 48	12,761 59	140,167 83	13,819 37
51,194 31	-	-	-	-
-	8,386 56	-	-	-
62,159 59	665 00	15,867 38	-	6,326 60
62,898 68	4,952 90	46,296 97	-	-
73,718 80	63,282 88	7,995 84	-	-
-	-	-	-	-
2,106 88	-	515 09	30 24	-
22,375 00	37,520 00	2,510 00	30,376 00	-
31,300 00	29,613 00	-	6,450 00	-
19,275 00	5,596 11	-	-	-
-	1,900 00	-	-	-
-	25,785 97	-	-	-
77,606 45	51,061 02	-	29,232 32	-
-	-	-	-	-
22,630 52	3,545 95	457 90	4,959 81	-
18,087 07	10,953 32	1,359 91	115 75	549 81
63,189 89	34,858 14	8,494 96	18,017 42	27,488 84
-	514,875 00	50,024 44	104,366 85	224,187 50
918,037 50	-	-	-	-
102,400 00	54,200 00	-	-	51,000 00
-	15,608 18	-	-	-
424,592 24	45,620 37	89,030 37	174,942 26	109,940 14
-	204 71	155 00	-	-
211 70	702 91	01	-	1,578 13
\$7,052,871 77	\$3,946,834 96	\$966,747 99	\$2,038,078 37	\$3,031,441 80
\$709,231 00	\$595,478 00	\$420,688 00	\$615,072 00	\$457,598 00
122,718 30	95,484 06	79,533 75	116,455 52	78,857 17
2,947,800 00	1,881,000 00	168,400 00	643,000 00	486,400 00
2,327,720 17	873,915 88	190,364 34	370,464 85	1,656,295 96
173,436 39	111,202 55	-	7,391 12	-
15,908 50	-	6,141 00	-	-
-	-	-	-	-
93 74	-	-	-	-
-	-	-	-	-
-	10,927 01	11,913 19	-	23,479 95
212,483 58	76,703 06	31,958 26	75,712 97	65,205 03
179,813 37	80,654 78	7,542 41	141,341 57	91,347 18
164,002 23	131,639 27	32,826 99	-	112,442 67
-	-	-	-	-
25,793 25	-	-	9,914 33	-
1,864 18	1,444 67	1,681 81	1,044 16	2,235 75
44,445 29	32,116 94	642 00	19,407 46	1,915 00
125,410 23	54,827 72	14,898 06	36,529 57	55,434 09
-	-	-	1,072 61	-
-	-	-	-	-
2,151 54	1,441 02	158 18	672 21	231 00
\$7,052,871 77	\$3,946,834 96	\$966,747 99	\$2,038,078 37	\$3,031,441 80

	WAKEFIELD	WALPOLE
	WAKEFIELD CO-OPERATIVE BANK	WALPOLE CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$5,700 00	\$9,500 00
Direct reduction	4,723,862 08	4,051,766 17
G.I. loans	1,696,272 36	518,014 12
Federal Housing Administration, Title II	855,226 21	—
Statutory common form	—	—
Dues and principal payments suspended	—	—
Other real estate	—	—
Home modernization loans	7,349 74	15,826 14
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	118 83	151 47
Loans on shares and deposits:		
Serial	96,890 00	51,565 00
Paid-up certificates	69,246 00	24,070 00
Savings	35,415 00	4,735 00
Other financial institutions	5,050 00	50,400 00
Real estate held by foreclosure and in possession	—	—
Bank building	45,363 98	81,650 00
Alterations to leased quarters	—	—
Furniture and fixtures	12,520 33	18,740 00
Share Insurance Fund	6,700 00	10,114 37
Due from Co-operative Central Bank	77,237 69	47,785 83
Investments:		
U. S. Government obligations, direct and fully guaranteed	448,879 75	182,706 25
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	139,800 00	90,000 00
Shares in other co-operative banks	—	—
Cash and due from banks	567,598 79	344,119 51
Prepaid expenses	1,486 22	1,356 50
Other assets	1,762 74	—
TOTAL ASSETS	\$8,796,479 72	\$5,502,500 36
LIABILITIES		
Capital:		
Dues capital	\$1,459,802 00	\$905,394 00
Profits capital	239,055 35	154,624 65
Paid-up share certificates	3,144,200 00	2,085,400 00
Savings share accounts	2,989,770 01	1,483,219 88
Dividend savings accounts	—	133,776 87
Club accounts	19,919 50	—
Military share accounts	—	—
Suspended share accounts	—	5 00
Matured share accounts	—	—
Net undivided earnings	—	35,823 61
Reserves:		
Guaranty fund	216,724 21	118,660 29
Surplus	143,174 79	157,663 10
Other reserves	245,549 99	135,512 19
Notes payable	—	90,000 00
Dividends declared	111,325 54	—
Credits of members not applied	—	—
Due on uncompleted loans	49,655 96	86,038 17
Borrowers' accumulations for taxes	171,401 82	113,285 52
Reserve for Federal Income Taxes	—	—
Unearned discount	1,240 05	—
Other liabilities	4,660 50	3,097 08
TOTAL LIABILITIES	\$8,796,479 72	\$5,502,500 36

WALTHAM	WARE	WAREHAM	WEBSTER	WELLESLEY
MIDDLESEX FAMILY CO-OPERATIVE BANK	WARE CO-OPERATIVE BANK	WAREHAM CO-OPERATIVE BANK	THE WEBSTER CO-OPERATIVE BANK	WELLESLEY CO-OPERATIVE BANK
-	\$233,790 00	\$24,050 00	\$600 00	-
\$1,224,584 69	8,463,363 78	2,673,515 65	1,522,796 92	\$4,600,436 51
98,058 21	676,255 09	69,704 05	768,746 68	377,154 25
280,705 38	7,613 64	-	74,632 37	-
-	4,000 00	12,800 00	-	47,949 50
-	37,852 53	-	12,456 73	4,121 15
-	54,482 42	-	1,456 38	45,192 41
55,858 89	-	22 69	-	-
-	-	-	-	-
9,105 72	43,259 00	14,090 00	6,590 00	61,810 00
19,445 00	20,312 00	42,047 00	3,000 00	62,760 00
23,057 90	29,928 67	6,795 00	1,400 00	12,490 00
-	-	11,360 00	-	-
-	-	12,763 36	-	-
-	100,394 97	73,309 44	40,545 00	-
-	425 00	-	-	-
7,214 84	21,821 68	13,714 05	1,448 85	6,786 67
237 12	2,058 48	207 70	2,735 74	5,466 25
17,223 72	102,170 82	31,621 53	25,440 58	55,546 64
262,301 83	197,445 50	492,076 38	126,105 58	299,915 63
-	995,265 62	-	-	-
-	-	-	-	-
29,200 00	179,900 00	13,800 00	44,500 00	99,400 00
-	-	-	-	-
55,619 95	450,071 10	189,493 67	208,817 22	490,926 06
-	-	734 41	605 07	629 70
4,752 50	1,014 24	-	-	2,546 14
\$2,087,365 75	\$11,621,424 54	\$3,682,104 93	\$2,841,877 12	\$6,173,130 91
\$157,283 00	\$2,239,759 00	\$290,626 00	\$495,492 00	\$1,088,933 00
14,328 22	416,422 48	43,837 61	82,154 21	170,145 50
729,800 00	2,973,000 00	1,545,200 00	1,224,600 00	3,224,000 00
1,020,780 18	4,662,478 21	1,358,367 47	630,577 26	762,722 37
-	-	-	-	97,658 10
15,213 00	77,653 00	-	3,660 50	-
-	-	-	-	-
230 88	-	-	633 06	2 00
-	-	-	-	998 15
17,626 01	43,621 93	20,765 52	25,726 16	-
14,654 21	264,868 68	89,101 03	130,968 94	258,317 13
39,907 59	391,318 26	196,383 74	173,206 30	240,209 36
10,000 00	319,656 31	64,032 03	10,000 00	90,166 59
-	-	-	-	-
-	-	-	-	35,098 08
-	1,034 30	1,464 05	1,026 12	14 62
11,025 00	70,891 43	13,836 86	3,583 31	55,192 81
43,255 44	155,288 27	52,553 83	56,919 16	139,161 93
-	-	3,964 74	2,900 00	-
5,210 80	-	-	-	8,524 19
8,051 42	5,432 67	1,972 05	430 10	1,987 08
\$2,087,365 75	\$11,621,424 54	\$3,682,104 93	\$2,841,877 12	\$6,173,130 91

	WESTFIELD	WEST SPRINGFIELD
	WESTFIELD CO-OPERATIVE BANK	WEST SPRINGFIELD CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$4,500 00	\$34,900 00
Direct reduction	6,746,735 97	7,383,458 97
G.I. loans	3,071,895 77	2,679,903 98
Federal Housing Administration, Title II	733,182 12	772,801 91
Statutory common form	18,071 65	—
Dues and principal payments suspended	—	55,203 40
Other real estate	3,157 03	88,144 79
Home modernization loans	111,490 08	104,672 51
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	160 56	335 53
Loans on shares and deposits:		
Serial	49,395 00	125,640 00
Paid-up certificates	100,275 00	67,540 00
Savings	40,635 00	48,895 00
Other financial institutions	—	—
Real estate held by foreclosure and in possession	13,919 54	—
Bank building	42,418 48	24,628 20
Alterations to leased quarters	—	—
Furniture and fixtures	23,219 51	10,930 23
Share Insurance Fund	4,429 45	1,547 34
Due from Co-operative Central Bank	111,548 04	116,242 24
Investments:		
U. S. Government obligations, direct and fully guaranteed	555,890 63	787,251 60
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	205,400 00	206,300 00
Shares in other co-operative banks	—	—
Cash and due from banks	764,658 91	1,189,577 90
Prepaid expenses	—	1,372 19
Other assets	—	5,435 38
TOTAL ASSETS	\$12,600,982 74	\$13,704,781 17
LIABILITIES		
Capital:		
Dues capital	\$1,488,952 00	\$2,101,347 00
Profits capital	217,320 76	384,941 52
Paid-up share certificates	6,229,200 00	4,630,200 00
Savings share accounts	3,146,918 43	4,970,217 82
Dividend savings accounts	—	—
Club accounts	—	7,609 50
Military share accounts	—	—
Suspended share accounts	—	—
Matured share accounts	—	—
Net undivided earnings	201,702 05	—
Reserves:		
Guaranty fund	240,648 48	374,692 04
Surplus	272,065 89	431,587 13
Other reserves	521,359 61	361,353 51
Notes payable	—	—
Dividends declared	—	88,492 28
Credits of members not applied	299 39	2,577 70
Due on uncompleted loans	61,290 66	129,488 63
Borrowers' accumulations for taxes	220,359 14	210,123 78
Reserve for Federal Income Taxes	—	—
Unearned discount	—	—
Other liabilities	866 33	12,150 26
TOTAL LIABILITIES	\$12,600,982 74	\$13,704,781 17

WEYMOUTH			WINCHENDON
THE NORTH WEYMOUTH CO-OPERATIVE BANK	SOUTH SHORE CO-OPERATIVE BANK	SOUTH WEYMOUTH CO-OPERATIVE BANK	WINCHENDON CO-OPERATIVE BANK
\$45,600 00	\$9,900 00	\$6,050 00	\$31,310 00
2,837,501 92	3,911,219 15	2,672,795 32	833,698 07
395,508 56	933,025 21	262,546 96	225,358 29
-	270,253 99	-	21,798 34
998 15	46,303 90	10,100 00	-
-	3,718 83	-	-
-	-	-	-
4,438 02	14,352 12	17,782 71	13,023 17
-	-	-	-
372 37	103 00	-	-
-	-	-	-
12,868 00	39,100 00	48,985 00	22,122 00
17,344 75	46,320 00	42,015 00	4,170 00
-	960 00	2,770 00	4,525 00
-	30 00	-	-
-	-	4,461 71	-
8,582 12	46,590 20	-	-
-	-	6,670 00	-
-	15,118 35	3,651 75	3,692 54
457 85	736 59	202 02	4,768 58
34,664 88	55,116 32	30,550 59	12,364 97
-	-	-	-
194,847 66	333,820 32	279,718 75	94,489 70
-	-	-	-
-	100,500 00	29,450 00	23,100 00
-	-	-	9,732 50
299,240 64	329,211 69	134,979 11	143,117 87
-	1,510 51	-	1,393 48
8,656 15	7,311 42	1,222 77	133 50
\$3,861,081 07	\$6,165,201 60	\$3,553,951 69	\$1,448,798 01
\$454,854 00	\$946,631 00	\$963,071 00	\$314,803 00
78,012 23	162,143 95	161,965 61	52,807 15
2,018,800 00	3,318,400 00	1,813,400 00	504,000 00
822,457 32	869,627 56	212,900 51	346,996 87
-	138,175 05	-	28,693 31
15,235 00	11,420 50	3,152 00	3,368 00
-	-	-	-
8 00	14 00	-	3,644 68
-	-	-	-
-	-	-	7,934 83
-	-	-	-
69,247 63	174,457 74	86,477 71	59,330 34
135,502 50	161,487 18	153,808 14	41,515 11
137,952 80	172,552 58	60,920 98	37,889 53
-	-	-	-
17,546 09	29,036 00	15,756 40	-
5,708 11	239 73	733 15	715 53
20,147 64	47,649 50	10,229 13	455 79
84,475 78	125,464 14	71,314 24	42,766 73
-	-	-	-
619 62	2,580 00	-	2,804 53
514 35	5,322 67	222 82	1,072 61
\$3,861,081 07	\$6,165,201 60	\$3,553,951 69	\$1,448,798 01

	WINCHESTER	WINTHROP
	WINCHESTER CO-OPERATIVE BANK	WINTHROP CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	\$19,500 00
Direct reduction	\$4,446,498 11	2,002,856 44
G.I. loans	576,743 69	661,443 83
Federal Housing Administration, Title II	—	—
Statutory common form	96,008 53	76,368 59
Dues and principal payments suspended	71,878 49	—
Other real estate	—	—
Home modernization loans	14,881 35	—
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	—
Loans on shares and deposits:		
Serial	81,155 00	25,255 00
Paid-up certificates	58,987 00	30,467 00
Savings	23,895 00	—
Other financial institutions	—	—
Real estate held by foreclosure and in possession	—	—
Bank building	35,000 00	18,000 00
Alterations to leased quarters	—	—
Furniture and fixtures	9,639 37	—
Share Insurance Fund	791 42	1 00
Due from Co-operative Central Bank	59,775 15	36,418 46
Investments:		
U. S. Government obligations, direct and fully guaranteed	497,465 63	992,621 22
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	104,300 00	—
Shares in other co-operative banks	—	—
Cash and due from banks	465,625 09	203,331 96
Prepaid expenses	—	—
Other assets	1 80	—
TOTAL ASSETS	\$6,542,645 63	\$4,066,263 50
LIABILITIES		
Capital:		
Dues capital	\$1,091,066 00	\$866,428 00
Profits capital	168,580 32	133,322 01
Paid-up share certificates	2,722,000 00	2,339,800 00
Savings share accounts	1,762,244 17	48,061 10
Dividend savings accounts	—	45,959 13
Club accounts	—	—
Military share accounts	—	—
Suspended share accounts	—	1,594 38
Matured share accounts	—	5,008 95
Net undivided earnings	—	22,777 63
Reserves:		
Guaranty fund	257,616 71	278,176 45
Surplus	186,824 24	197,467 12
Other reserves	109,028 48	—
Notes payable	—	—
Dividends declared	74,598 37	—
Credits of members not applied	500 00	2,000 00
Due on uncompleted loans	28,934 06	6,714 04
Borrowers' accumulations for taxes	137,150 03	118,814 00
Reserve for Federal Income Taxes	—	—
Unearned discount	2,158 13	—
Other liabilities	1,945 12	140 69
TOTAL LIABILITIES	\$6,542,645 63	\$4,066,263 50

WOBURN	WORCESTER	WRENTHAM	YARMOUTH
WOBURN CO-OPERATIVE BANK	HOME CO-OPERATIVE BANK	WRENTHAM CO-OPERATIVE BANK	THE CAPE COD CO-OPERATIVE BANK
\$1,400 00	-	\$1,379,750 00	\$5,315 00
5,805,479 47	\$4,802,282 90	-	5,195,765 18
1,052,372 35	-	-	241,941 68
-	-	-	-
5,000 00	-	-	218,566 98
5,279 94	-	-	10,972 18
-	6,350 93	-	11,636 52
-	-	-	-
-	662 79	1,777 68	96 00
54,800 00	43,309 00	7,750 00	21,996 00
76,250 00	400 00	-	112,074 28
26,990 00	29,483 03	-	2,055 98
-	-	-	-
56,400 00	-	-	46,617 00
-	17,799 17	795 16	-
6,060 00	16,286 51	2,022 79	22,183 53
1,150 86	-	195 00	2,756 62
87,825 25	47,654 23	14,553 53	61,590 34
2,358,406 31	322,646 53	49,950 00	611,231 25
-	-	-	-
135,300 00	87,500 00	-	109,900 00
-	-	-	-
201,472 89	255,918 20	82,877 59	322,098 24
-	4,836 93	-	908 77
13,382 51	447 95	-	-
\$9,887,569 58	\$5,635,578 17	\$1,539,671 75	\$6,997,705 55
\$1,283,410 00	\$962,255 00	\$809,458 00	\$820,841 00
189,866 93	143,655 66	140,461 17	151,705 56
4,235,000 00	679,000 00	412,200 00	4,177,600 00
2,909,131 98	3,198,518 36	-	908,278 29
-	-	-	140,333 64
-	3,997 00	-	-
-	-	-	-
60 00	-	-	266 00
-	-	-	-
25,310 80	-	11,511 37	-
354,340 15	70,367 86	52,565 04	140,970 58
644,786 96	37,051 62	78,373 56	173,402 41
-	189,672 86	25,488 55	245,634 05
-	150,000 00	-	-
-	46,360 49	-	48,433 49
12,452 59	-	-	1,074 21
32,905 01	25,188 50	9,015 78	83,861 12
195,038 13	129,196 95	-	102,296 50
5,000 00	-	-	-
-	-	-	-
267 03	313 87	598 28	3,008 70
\$9,887,569 58	\$5,635,578 17	\$1,539,671 75	\$6,997,705 55

GENERAL INFORMATION	ABINGTON	ADAMS
	NO. ABINGTON CO-OPERATIVE BANK	ADAMS CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	749	560
Average loan balance	\$5,083 55	\$4,958 28
Average interest rate	5.27%	4.93%
Classification of Expenses		
Compensations paid	\$32,501 08	\$19,716 02
Banking quarters expense	6,986 38	1,913 04
Charge-offs, furniture and fixtures	2,689 04	—
Advertising	3,645 34	800 68
Audit, assessments and contributions	2,057 71	1,634 12
All other expenses	16,250 52	8,849 65
TOTAL EXPENSES	\$64,130 07	\$32,913 51
Cost Per \$1,000 of Assets		
Compensations paid	\$7 04	\$4 09
Banking quarters expense	1 51	40
Charge-offs, furniture and fixtures	58	—
Advertising	79	17
Audit, assessments and contributions	45	34
All other expenses	3 52	1 83
TOTAL COST PER \$1,000 OF ASSETS	\$13 89	\$6 83
Number of individual members	6,132	2,966

GENERAL INFORMATION	AVON	BARNSTABLE
	AVON CO-OPERATIVE BANK	HYANNIS CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	382	2,722
Average loan balance	\$5,307 81	\$5,333 60
Average interest rate	5.21%	5.59%
Classification of Expenses		
Compensations paid	\$13,798 13	\$86,013 24
Banking quarters expense	3,383 40	18,856 48
Charge-offs, furniture and fixtures	692 17	4,720 00
Advertising	550 37	16,515 46
Audit, assessments and contributions	1,586 99	10,301 40
All other expenses	5,398 27	45,481 35
TOTAL EXPENSES	\$25,409 33	\$181,887 93
Cost Per \$1,000 of Assets		
Compensations paid	\$5 71	\$4 84
Banking quarters expense	1 40	1 06
Charge-offs, furniture and fixtures	29	27
Advertising	23	93
Audit, assessments and contributions	66	58
All other expenses	2 24	2 56
TOTAL COST PER \$1,000 OF ASSETS	\$10 53	\$10 24
Number of individual members	2,149	5,085

AMESBURY	ARLINGTON	ATHOL	ATTLE-BOROUGH	AUBURN
THE AMESBURY CO-OPERATIVE BANK	THE ARLINGTON CO-OPERATIVE BANK	ATHOL CO-OPERATIVE BANK	ATTLEBOROUGH CO-OPERATIVE BANK	AUBURN CO-OPERATIVE BANK
488 \$3,927 46 5.27%	1,642 \$8,033 16 4.97%	1,040 \$4,531 20 5.40%	475 \$6,013 17 5.19%	341 \$7,182 73 5.34%
\$11,306 00 2,405 63 930 00 1,353 41 1,126 13 5,156 18	\$67,955 90 11,634 21 3,600 00 9,003 38 13,046 11 31,156 02	\$33,827 85 9,214 38 1,340 01 5,390 92 7,908 20 16,995 84	\$19,231 69 3,469 75 736 48 571 61 1,662 32 5,342 55	\$10,890 61 1,800 00 339 20 245 63 1,375 09 5,415 32
\$22,227 35	\$136,395 62	\$74,677 20	\$31,014 40	\$20,065 85
\$4 66 99 38 50 47 2 13	\$4 24 73 22 50 81 1 95	\$5 92 1 61 24 94 1 38 2 98	\$5 73 1 03 22 17 50 1 59	\$3 71 61 12 08 47 1 84
\$9 19	\$8 51	\$13 07	\$9 24	\$6 83
1,817	8,745	3,640	1,112	2,579

BELMONT	BEVERLY	BOSTON		
WAVERLEY CO-OPERATIVE BANK	THE BEVERLY CO-OPERATIVE BANK	BEACON CO-OPERATIVE BANK	BELLEVUE CO-OPERATIVE BANK	BRIGHTON CO-OPERATIVE BANK
882 \$8,551 47 4.91%	2,058 \$7,190 10 5.06%	94 \$14,243 68 5.72%	402 \$6,169 70 4.94%	1,482 \$7,859 50 5.29%
\$40,798 56 8,686 13 3,522 02 8,244 86 6,119 75 19,458 09	\$74,168 75 15,144 11 4,000 00 18,725 06 21,568 85 33,606 25	\$10,385 14 2,790 48 — 169 60 761 05 2,476 62	\$18,013 47 2,917 49 1,383 62 565 64 1,643 48 6,829 92	\$54,357 50 20,334 99 2,683 24 10,548 15 6,248 84 45,755 19
\$86,829 41	\$167,213 02	\$16,582 89	\$31,353 62	\$139,927 91
\$4 39 94 38 89 66 2 09	\$4 33 89 23 1 09 1 26 1 96	\$6 21 1 67 — 10 46 1 48	\$6 25 1 01 48 20 57 2 37	\$3 95 1 48 19 77 45 3 32
\$9 35	\$9 76	\$9 92	\$10 88	\$10 16
5,420	9,559	1,121	1,578	6,834

GENERAL INFORMATION	BOSTON	
	CHARLESTOWN CO-OPERATIVE BANK	CODMAN CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	164	278
Average loan balance	\$2,735 86	\$5,577 79
Average interest rate	5.40%	5.07%
Classification of Expenses		
Compensations paid	\$5,972 20	\$16,902 29
Banking quarters expense	205 30	3,312 24
Charge-offs, furniture and fixtures	—	184 38
Advertising	194 73	922 86
Audit, assessments and contributions	428 55	184 86
All other expenses	1,664 38	6,995 53
TOTAL EXPENSES	\$8,465 16	\$28,502 16
Cost Per \$1,000 of Assets		
Compensations paid	\$9 64	\$8 98
Banking quarters expense	33	1 75
Charge-offs, furniture and fixtures	—	10
Advertising	31	49
Audit, assessments and contributions	69	10
All other expenses	2 69	3 72
TOTAL COST PER \$1,000 OF ASSETS	\$13 66	\$15 14
Number of individual members	388	1,286

GENERAL INFORMATION	BOSTON	
	GERMANIA CO-OPERATIVE BANK	HAYMARKET CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	421	575
Average loan balance	\$6,053 88	\$11,377 09
Average interest rate	5.17%	5.32%
Classification of Expenses		
Compensations paid	\$17,533 24	\$28,753 83
Banking quarters expense	6,340 00	15,280 13
Charge-offs, furniture and fixtures	400 00	2,139 37
Advertising	688 86	5,360 01
Audit, assessments and contributions	2,752 00	3,883 10
All other expenses	7,523 08	15,349 00
TOTAL EXPENSES	\$35,237 18	\$70,765 44
Cost Per \$1,000 of Assets		
Compensations paid	\$5 46	\$3 78
Banking quarters expense	1 97	2 01
Charge-offs, furniture and fixtures	13	28
Advertising	22	71
Audit, assessments and contributions	86	51
All other expenses	2 34	2 02
TOTAL COST PER \$1,000 OF ASSETS	\$10 98	\$9 31
Number of individual members	1,854	4,643

BOSTON

COLONIAL CO-OPERATIVE BANK	COMMONWEALTH CO-OPERATIVE BANK	ENTERPRISE CO-OPERATIVE BANK	FARRAGUT CO-OPERATIVE BANK	FOREST HILLS CO-OPERATIVE BANK
436 \$6,255 57 5.33%	548 \$6,541 37 4.89%	827 \$4,617 65 5.10%	313 \$5,007 39 5.23%	759 \$5,969 19 5.14%
\$20,326 34 8,513 29 748 07 988 00 3,748 54 9,449 44	\$17,663 50 2,236 95 353 98 328 57 1,416 04 10,217 52	\$33,827 11 4,846 49 1,105 52 3,404 66 2,981 83 13,211 64	\$15,914 96 712 24 509 78 1,003 30 1,263 79 7,021 43	\$29,917 80 2,906 54 902 97 1,760 96 2,792 79 11,064 76
\$43,773 68	\$32,216 56	\$59,377 25	\$26,425 50	\$49,345 82
\$6 13 2 57 22 30 1 13 2 85	\$3 98 50 08 08 32 2 30	\$7 00 1 00 23 70 62 2 73	\$7 48 34 24 47 59 3 29	\$5 29 51 16 31 49 1 96
\$13 20	\$7 26	\$12 28	\$12 41	\$8 72
2,454	2,539	2,950	2,038	2,825

BOSTON

HYDE PARK CO-OPERATIVE BANK	JAMAICA PLAIN CO-OPERATIVE BANK	JOSEPH WARREN CO-OPERATIVE BANK	THE MASSACHUSETTS CO-OPERATIVE BANK	THE MATTAPAN CO-OPERATIVE BANK
886 \$5,698 28 4.99%	388 \$5,848 13 5.33%	537 \$4,839 06 4.95%	969 \$7,020 77 5.32%	2,092 \$8,676 56 5.09%
\$33,438 47 8,737 07 2,658 65 1,776 45 5,543 24 12,915 12	\$19,296 50 3,112 41 1,500 00 1,986 18 2,344 31 7,786 50	\$23,325 82 8,735 43 400 25 3,641 89 4,045 64 6,368 93	\$44,523 70 7,497 74 2,300 00 5,160 25 4,619 48 20,597 43	\$80,212 50 10,842 41 3,627 17 13,247 19 11,574 51 51,132 19
\$65,069 00	\$36,025 90	\$46,517 96	\$84,698 60	\$170,635 97
\$5 59 1 46 44 30 93 2 16	\$6 99 1 13 54 72 84 2 82	\$6 56 2 45 11 1 02 1 14 1 79	\$5 15 87 26 59 54 2 38	\$3 82 52 17 63 55 2 43
\$10 88	\$13 04	\$13 07	\$9 79	\$8 12
4,059	1,660	2,265	5,049	9,153

GENERAL INFORMATION	BOSTON	
	MEETING HOUSE HILL CO-OPERATIVE BANK	MERCHANTS CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	1,333	6,492
Average loan balance	\$7,185 44	\$9,182 65
Average interest rate	5.43%	5.16%
Classification of Expenses		
Compensations paid	\$54,080 81	\$262,306 81
Banking quarters expense	10,604 94	83,574 86
Charge-offs, furniture and fixtures	4,314 87	9,308 96
Advertising	1,371 00	52,231 11
Audit, assessments and contributions	4,486 48	35,642 57
All other expenses	16,763 39	132,961 29
TOTAL EXPENSES	\$91,621 49	\$576,025 60
Cost Per \$1,000 of Assets		
Compensations paid	\$4 54	\$3 50
Banking quarters expense	89	1 12
Charge-offs, furniture and fixtures	36	13
Advertising	11	69
Audit, assessments and contributions	38	47
All other expenses	1 41	1 77
TOTAL COST PER \$1,000 OF ASSETS	\$7 69	\$7 68
Number of individual members	9,109	31,000

GENERAL INFORMATION	BOSTON	
	ROSLINDALE CO-OPERATIVE BANK	ROXBURY- HIGHLAND CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	619	556
Average loan balance	\$6,976 92	\$5,961 15
Average interest rate	5.21%	4.96%
Classification of Expenses		
Compensations paid	\$30,723 02	\$23,232 00
Banking quarters expense	10,687 42	6,656 64
Charge-offs, furniture and fixtures	630 08	500 00
Advertising	1,858 38	1,720 25
Audit, assessments and contributions	1,363 80	2,393 31
All other expenses	11,406 85	8,603 61
TOTAL EXPENSES	\$56,669 55	\$43,105 81
Cost Per \$1,000 of Assets		
Compensations paid	\$5 83	\$5 64
Banking quarters expense	2 03	1 62
Charge-offs, furniture and fixtures	12	12
Advertising	35	42
Audit, assessments and contributions	26	58
All other expenses	2 16	2 09
TOTAL COST PER \$1,000 OF ASSETS	\$10 75	\$10 47
Number of individual members	2,933	3,384

BOSTON

MINOT CO-OPERATIVE BANK	MT. VERNON CO-OPERATIVE BANK	MT. WASHINGTON CO-OPERATIVE BANK	THE NORTH DORCHESTER CO-OPERATIVE BANK	PIONEER CO-OPERATIVE BANK
501 \$6,780 73 5.23%	1,278 \$5,511 98 5.48%	1,799 \$4,703 56 5.21%	100 \$5,292 87 4.97%	1,108 \$6,193 13 4.82%
\$20,659 85 3,842 67 1,580 21 3,306 87 2,717 23 13,612 74	\$40,265 39 10,573 58 716 00 8,160 74 2,971 91 21,860 89	\$55,678 35 4,862 44 2,817 98 2,737 37 7,383 69 19,199 16	\$8,676 00 1,247 75 37 50 138 33 460 32 1,868 47	\$49,143 35 11,531 17 3,000 00 1,109 15 5,721 54 22,143 59
\$45,719 57	\$84,548 51	\$92,678 99	\$12,428 37	\$92,648 80
\$4 95 92 38 79 65 3 27	\$4 64 1 22 08 94 34 2 52	\$5 36 47 27 26 71 1 85	\$12 98 1 87 06 21 68 2 80	\$5 82 1 37 36 13 68 2 62
\$10 96	\$9 74	\$8 92	\$18 60	\$10 98
2,693	5,830	5,823	523	5,607

BOSTON

SOUTH BOSTON CO-OPERATIVE BANK	TELEPHONE WORKERS' CO-OPERATIVE BANK	THE UPHAMS CORNER CO-OPERATIVE BANK	VOLUNTEER CO-OPERATIVE BANK	WORKINGMEN'S CO-OPERATIVE BANK
79 \$3,344 80 5.23%	1,002 \$6,447 70 4.90%	397 \$5,932 06 4.96%	2,882 \$6,186 32 4.96%	6,178 \$7,698 83 5.02%
\$2,600 00 1,500 00 — 50 00 315 11 574 59	\$51,198 27 — 2,000 00 889 03 4,285 28 15,053 50	\$13,901 88 4,785 70 890 75 996 78 1,314 09 7,266 71	\$115,333 29 11,199 96 3,783 69 6,870 69 31,901 48 49,318 80	\$268,164 44 83,973 93 13,257 78 44,380 18 53,680 58 143,421 85
\$5,039 70	\$73,426 08	\$29,155 91	\$218,407 91	\$606,878 76
\$8 07 4 66 — 15 98 1 78	\$6 67 — 26 11 56 1 96	\$4 66 1 60 30 34 44 2 44	\$4 67 45 15 28 1 29 2 00	\$4 63 1 45 22 76 93 2 48
\$15 64	\$9 56	\$9 78	\$8 84	\$10 47
245	5,342	1,954	11,982	35,642

GENERAL INFORMATION	BRAINTREE	BRIDGE-WATER
	THE BRAINTREE CO-OPERATIVE BANK	BRIDGEWATER CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	1,398	290
Average loan balance	\$6,549 18	\$5,159 62
Average interest rate	5.03%	5.18%
Classification of Expenses		
Compensations paid	\$54,752 48	\$10,468 52
Banking quarters expense	6,908 73	2,366 79
Charge-offs, furniture and fixtures	4,437 12	582 00
Advertising	14,063 59	366 79
Audit, assessments and contributions	12,641 65	1,261 98
All other expenses	30,765 19	3,865 53
TOTAL EXPENSES	\$123,568 76	\$18,911 61
Cost Per \$1,000 of Assets		
Compensations paid	\$5 00	\$5 29
Banking quarters expense	63	1 19
Charge-offs, furniture and fixtures	41	29
Advertising	1 28	19
Audit, assessments and contributions	1 15	64
All other expenses	2 81	1 95
TOTAL COST PER \$1,000 OF ASSETS	\$11 28	\$9 55
Number of individual members	6,460	1,454

GENERAL INFORMATION	CAMBRIDGE	
	NORTH CAMBRIDGE CO-OPERATIVE BANK	RELiance CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	1,049	2,013
Average loan balance	\$6,290 53	\$7,485 36
Average interest rate	5.05%	5.30%
Classification of Expenses		
Compensations paid	\$44,545 25	\$90,167 24
Banking quarters expense	2,337 72	13,458 21
Charge-offs, furniture and fixtures	—	4,766 53
Advertising	5,233 63	20,707 53
Audit, assessments and contributions	4,527 93	13,699 72
All other expenses	20,036 50	39,747 15
TOTAL EXPENSES	\$76,681 03	\$182,546 38
Cost Per \$1,000 of Assets		
Compensations paid	\$5 93	\$4 67
Banking quarters expense	31	70
Charge-offs, furniture and fixtures	—	25
Advertising	69	1 07
Audit, assessments and contributions	60	71
All other expenses	2 67	2 06
TOTAL COST PER \$1,000 OF ASSETS	\$10 20	\$9 46
Number of individual members	4,792	9,966

BROCKTON	BROOKLINE			CAMBRIDGE
CAMPELLO CO-OPERATIVE BANK	BROOKLINE CO-OPERATIVE BANK	CHESTNUT HILL CO-OPERATIVE BANK	COOLIDGE CORNER CO-OPERATIVE BANK	THE COLUMBIAN CO-OPERATIVE BANK
2,966 \$5,092 95 4.91%	565 \$7,376 82 4.97%	306 \$11,765 07 5.14%	222 \$12,449 61 5.16%	305 \$4,784 84 5.32%
\$76,143 91 15,144 58 4,500 00 9,091 21 8,746 08 32,197 56	\$29,491 00 6,236 21 2,680 35 3,048 58 5,496 24 12,087 33	\$21,374 74 4,660 36 2,068 20 2,268 30 384 58 10,489 63	\$22,475 00 5,007 79 1,097 46 560 42 1,264 02 13,121 76	\$11,889 72 5,038 31 1,050 48 856 99 1,080 57 3,775 03
\$145,823 34	\$59,039 71	\$41,245 81	\$43,526 45	\$23,691 10
\$4 19 83 25 50 48 1 77	\$5 37 1 14 49 55 1 00 2 20	\$4 73 1 03 46 50 09 2 32	\$6 12 1 36 30 15 35 3 57	\$6 44 2 73 57 46 58 2 05
\$8 02	\$10 75	\$9 13	\$11 85	\$12 83
8,061	3,446	3,062	3,139	1,529

CANTON	CHELSEA		CHESTER	CHICOPEE
CANTON CO-OPERATIVE BANK	CHELSEA CO-OPERATIVE BANK	THE PROVIDENT CO-OPERATIVE BANK	CHESTER CO-OPERATIVE BANK	CHICOPEE CO-OPERATIVE BANK
692 \$5,861 42 5.08%	472 \$5,646 89 5.13%	613 \$6,410 87 5.01%	201 \$3,498 00 5.36%	389 \$5,081 19 4.97%
\$26,721 66 7,852 95 1,000 00 4,111 32 3,830 20 11,695 37	\$20,803 74 5,832 06 800 00 2,614 28 3,230 68 7,561 61	\$29,647 38 3,077 41 2,444 00 5,046 09 2,057 74 19,763 54	\$2,449 00 296 88 145 70 42 14 504 80 2,710 50	\$12,725 56 3,263 83 893 61 1,437 70 1,279 24 7,405 51
\$55,811 50	\$40,842 37	\$62,036 16	\$6,149 02	\$27,005 45
\$5 39 1 58 32 83 77 2 36	\$6 26 1 76 24 79 97 2 28	\$6 35 66 52 1 08 44 4 23	\$2 95 36 17 05 61 3 27	\$5 20 1 33 37 59 52 3 03
\$11 25	\$12 30	\$13 28	\$7 41	\$11 04
3,791	2,177	3,530	630	1,634

GENERAL INFORMATION	CHICOPEE	CLINTON
	THE CHICOPEE FALLS CO-OPERATIVE BANK	THE JOHN PRESCOTT CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	57	249
Average loan balance	\$5,384 93	\$4,648 88
Average interest rate	4.94%	5.50%
Classification of Expenses		
Compensations paid	\$1,224 72	\$10,575 77
Banking quarters expense	433 00	1,550 00
Charge-offs, furniture and fixtures	—	1,400 00
Advertising	41 21	586 15
Audit, assessments and contributions	43 47	1,089 41
All other expenses	1,504 44	3,078 37
TOTAL EXPENSES	\$3,246 84	\$18,279 70
Cost Per \$1,000 of Assets		
Compensations paid	\$3 36	\$8 18
Banking quarters expense	1 19	1 20
Charge-offs, furniture and fixtures	—	1 08
Advertising	11	45
Audit, assessments and contributions	12	84
All other expenses	4 12	2 38
TOTAL COST PER \$1,000 OF ASSETS	\$8 90	\$14 13
Number of individual members	179	821

GENERAL INFORMATION	EAST BRIDGEWATER	EAST-HAMPTON
	EAST BRIDGEWATER CO-OPERATIVE BANK	EASTHAMPTON CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	242	265
Average loan balance	\$4,123 65	\$5,995 38
Average interest rate	5.24%	5.06%
Classification of Expenses		
Compensations paid	\$8,924 34	\$11,273 50
Banking quarters expense	1,160 46	2,156 02
Charge-offs, furniture and fixtures	305 60	449 73
Advertising	529 90	1,544 66
Audit, assessments and contributions	803 48	829 09
All other expenses	3,082 63	5,573 44
TOTAL EXPENSES	\$14,806 41	\$21,826 44
Cost Per \$1,000 of Assets		
Compensations paid	\$7 47	\$5 93
Banking quarters expense	97	1 13
Charge-offs, furniture and fixtures	26	23
Advertising	44	81
Audit, assessments and contributions	67	43
All other expenses	2 58	2 93
TOTAL COST PER \$1,000 OF ASSETS	\$12 39	\$11 46
Number of individual members	1,005	1,112

COHASSET	CONCORD	DANVERS	DEDHAM	DIGHTON
PILGRIM CO-OPERATIVE BANK	CONCORD CO-OPERATIVE BANK	THE DANVERS CO-OPERATIVE BANK	THE DEDHAM CO-OPERATIVE BANK	NORTH DIGHTON CO-OPERATIVE BANK
567 \$5,749 99 5.13%	1,505 \$6,751 09 5.29%	486 \$5,400 00 5.03%	1,188 \$5,812 03 4.85%	370 \$4,782 14 5.27%
\$20,801 50 3,293 61 1,473 33 2,011 66 3,142 96 9,450 45	\$62,986 15 6,975 89 5,945 23 12,310 58 8,770 12 30,776 79	\$20,157 74 2,218 57 431 44 1,962 17 1,943 27 7,260 63	\$39,184 41 5,162 56 3,000 00 6,442 30 3,567 38 15,091 07	\$17,618 89 1,497 80 647 27 830 90 113 72 5,629 38
\$40,173 51	\$127,764 76	\$33,973 82	\$72,447 72	\$26,337 96
\$5 43 86 38 53 82 2 47	\$4 90 54 46 96 68 2 40	\$6 24 69 13 61 60 2 25	\$4 45 59 34 73 40 1 71	\$7 99 68 29 38 05 2 55
\$10 49	\$9 94	\$10 52	\$8 22	\$11 94
2,823	8,117	2,251	4,404	1,996

EASTON	EVERETT		FALL RIVER	
THE NORTH EASTON CO-OPERATIVE BANK	EVERETT CO-OPERATIVE BANK	GLENDALE SQUARE CO-OPERATIVE BANK	THE FALL RIVER PEOPLE'S CO-OPERATIVE BANK	THE LAFAYETTE CO-OPERATIVE BANK
517 \$5,968 50 5.05%	1,254 \$6,415 12 4.98%	378 \$6,506 84 5.15%	1,350 \$4,702 73 5.37%	857 \$6,101 11 5.41%
\$20,493 72 1,183 17 893 84 2,571 61 2,141 66 8,212 02	\$48,909 53 21,650 51 5,097 00 5,344 45 5,317 28 20,861 47	\$15,600 69 1,594 67 — 1,126 29 1,499 71 8,994 43	\$45,900 26 11,365 20 8,650 00 8,842 09 4,871 82 23,739 72	\$38,790 81 9,816 52 2,600 00 7,242 07 2,975 74 15,344 24
\$35,496 02	\$107,180 24	\$28,815 79	\$103,369 09	\$76,769 38
\$5 62 32 24 71 59 2 25	\$4 83 2 14 50 53 53 2 06	\$5 25 54 — 38 50 3 03	\$5 64 1 40 1 06 1 09 60 2 91	\$6 07 1 54 41 1 13 46 2 40
\$9 73	\$10 59	\$9 70	\$12 70	\$12 01
2,365	4,758	2,516	5,484	4,909

GENERAL INFORMATION	FALL RIVER	FALMOUTH
	TROY CO-OPERATIVE BANK	THE FALMOUTH CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	576	440
Average loan balance	\$5,169 13	\$5,259 09
Average interest rate	5.27%	5.56%
Classification of Expenses		
Compensations paid	\$24,237 69	\$15,233 72
Banking quarters expense	8,167 99	2,145 88
Charge-offs, furniture and fixtures	21 70	391 91
Advertising	4,138 09	1,626 69
Audit, assessments and contributions	2,810 94	2,143 26
All other expenses	10,316 35	8,360 05
TOTAL EXPENSES	\$49,692 76	\$29,901 51
Cost Per \$1,000 of Assets		
Compensations paid	\$6 09	\$5 35
Banking quarters expense	2 05	76
Charge-offs, furniture and fixtures	01	14
Advertising	1 04	57
Audit, assessments and contributions	70	75
All other expenses	2 59	2 94
TOTAL COST PER \$1,000 OF ASSETS	\$12 48	\$10 51
Number of individual members	2,003	2,367

GENERAL INFORMATION	GARDNER	GLOUCESTER
	GARDNER CO-OPERATIVE BANK	GLOUCESTER CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	547	1,727
Average loan balance	\$5,098 94	\$5,238 67
Average interest rate	5.30%	5.20%
Classification of Expenses		
Compensations paid	\$19,143 59	\$67,668 49
Banking quarters expense	5,240 75	7,890 75
Charge-offs, furniture and fixtures	787 45	3,370 00
Advertising	2,648 14	9,121 97
Audit, assessments and contributions	2,586 82	7,242 69
All other expenses	8,240 26	33,550 04
TOTAL EXPENSES	\$38,647 01	\$128,843 94
Cost Per \$1,000 of Assets		
Compensations paid	\$5 53	\$5 93
Banking quarters expense	1 51	69
Charge-offs, furniture and fixtures	23	30
Advertising	76	80
Audit, assessments and contributions	75	63
All other expenses	2 38	2 94
TOTAL COST PER \$1,000 OF ASSETS	\$11 16	\$11 29
Number of individual members	3,308	5,579

FITCHBURG	FRAMINGHAM		FRANKLIN	GARDNER
FIDELITY CO-OPERATIVE BANK	FRAMINGHAM CO-OPERATIVE BANK	SOUTH MIDDLESEX CO-OPERATIVE BANK	DEAN CO-OPERATIVE BANK	THE CHAIR-TOWN CO-OPERATIVE BANK
2,754 \$5,900 96 4.99%	2,797 \$7,363 10 5.11%	704 \$6,831 06 5.16%	419 \$5,283 32 5.19%	556 \$4,518 54 5.28%
\$71,857 18 11,927 72 5,313 20 13,133 34 26,546 39 32,968 33	\$85,367 46 14,205 35 7,200 00 19,022 87 12,424 78 57,111 54	\$30,797 84 5,062 37 3,432 25 3,460 88 3,278 87 12,288 58	\$14,363 95 1,937 91 432 62 1,232 68 2,383 13 6,684 02	\$16,155 07 2,264 52 — 2,106 56 2,711 07 5,974 01
\$161,746 16	\$195,332 00	\$58,320 79	\$27,034 31	\$29,211 23
\$3 78 63 28 69 1 39 1 73	\$3 40 57 29 76 49 2 27	\$5 39 89 60 61 57 2 15	\$5 23 71 16 45 87 2 43	\$5 39 76 — 70 91 2 00
\$8 50	\$7 78	\$10 21	\$9 85	\$9 76
10,135	14,547	2,606	1,876	2,072

GRAFTON	GREAT BARRINGTON	GREENFIELD	HAVERHILL	
GRAFTON CO-OPERATIVE BANK	THE HOUSATONIC CO-OPERATIVE BANK	GREENFIELD CO-OPERATIVE BANK	CITIZENS' CO-OPERATIVE BANK	HAVERHILL CO-OPERATIVE BANK
556 \$4,210 28 5.02%	454 \$4,052 98 5.19%	1,428 \$5,389 28 4.96%	602 \$5,050 44 5.32%	1,550 \$5,607 64 5.53%
\$16,311 65 2,668 84 934 82 2,149 41 2,142 90 7,571 14	\$16,909 00 5,402 38 850 23 1,459 28 53 00 3,795 01	\$47,055 18 6,233 95 1,700 20 3,590 41 3,928 98 19,952 03	\$18,430 00 5,061 26 798 23 1,012 08 285 00 7,802 94	\$49,477 55 8,785 42 4,632 06 6,092 19 5,646 46 24,094 59
\$31,778 76	\$28,468 90	\$82,460 75	\$33,389 51	\$98,728 27
\$4 81 79 27 63 63 2 23	\$7 50 2 40 38 65 02 1 68	\$4 89 65 18 37 41 2 08	\$4 70 1 29 20 26 07 1 99	\$4 84 86 46 59 55 2 36
\$9 36	\$12 63	\$8 58	\$8 51	\$9 66
2,032	1,388	6,019	2,072	5,856

GENERAL INFORMATION	HAVERHILL	HINGHAM
	WHITTIER CO-OPERATIVE BANK	THE HINGHAM CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	358	500
Average loan balance	\$5,269 82	\$5,812 01
Average interest rate	5 28%	4.99%
Classification of Expenses		
Compensations paid	\$11,112 75	\$22,396 37
Banking quarters expense	3,337 04	1,918 89
Charge-offs, furniture and fixtures	424 00	723 10
Advertising	1,830 28	2,518 53
Audit, assessments and contributions	989 24	3,167 46
All other expenses	5,172 16	12,144 43
TOTAL EXPENSES	\$22,865 47	\$42,868 78
Cost Per \$1,000 of Assets		
Compensations paid	\$4 58	\$6 54
Banking quarters expense	1 37	56
Charge-offs, furniture and fixtures	18	21
Advertising	75	74
Audit, assessments and contributions	41	92
All other expenses	2 13	3 55
TOTAL COST PER \$1,000 OF ASSETS	\$9 42	\$12 52
Number of individual members	1,672	1,610

GENERAL INFORMATION	IPSWICH	LAWRENCE
	IPSWICH CO-OPERATIVE BANK	ATLANTIC CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	689	682
Average loan balance	\$4,193 69	\$5,706 98
Average interest rate	5.49%	5.16%
Classification of Expenses		
Compensations paid	\$21,387 80	\$23,847 36
Banking quarters expense	2,978 68	8,161 57
Charge-offs, furniture and fixtures	2,196 00	1,970 00
Advertising	2,285 32	3,741 75
Audit, assessments and contributions	2,500 07	2,910 62
All other expenses	14,959 96	13,504 62
TOTAL EXPENSES	\$46,307 83	\$54,135 92
Cost Per \$1,000 of Assets		
Compensations paid	\$5 64	\$5 03
Banking quarters expense	79	1 72
Charge-offs, furniture and fixture	58	41
Advertising	60	79
Audit, assessments and contributions	66	61
All other expenses	3 94	2 85
TOTAL COST PER \$1,000 OF ASSETS	\$12 21	\$11 41
Number of individual members	2,422	3,363

HOLBROOK	HOLYOKE		HUDSON	HULL
THE HOLBROOK CO-OPERATIVE BANK	THE CITY CO-OPERATIVE BANK	HOLYOKE CO-OPERATIVE BANK	HUDSON CO-OPERATIVE BANK	HULL CO-OPERATIVE BANK
558 \$4,778 13 5.19%	398 \$5,566 43 5.14%	249 \$6,459 11 4.99%	638 \$6,010 38 5.14%	308 \$6,439 86 5.45%
\$19,235 50 1,579 26 1,551 23 1,853 12 1,714 84 10,725 28	\$14,374 27 1,480 51 424 01 1,022 90 1,055 70 5,921 07	\$11,274 41 2,062 31 171 80 550 95 343 23 4,770 30	\$19,780 45 8,140 00 2,000 00 2,681 22 3,401 75 12,189 78	\$14,302 06 2,536 19 740 15 598 96 1,394 30 6,193 87
\$36,659 23	\$24,278 46	\$19,173 00	\$48,193 20	\$25,765 53
\$5 88 48 47 57 52 3 28	\$5 30 55 16 38 39 2 18	\$5 87 1 07 09 29 18 2 48	\$4 35 1 79 44 59 75 2 68	\$6 02 1 07 31 25 59 2 60
\$11 20	\$8 96	\$9 98	\$10 60	\$10 84
3,055	1,605	1,112	2,233	2,369

LAWRENCE		LOWELL		LYNN
LAWRENCE CO-OPERATIVE BANK	THE MERRIMACK CO-OPERATIVE BANK	B. F. BUTLER CO-OPERATIVE BANK	LOWELL CO-OPERATIVE BANK	EQUITABLE CO-OPERATIVE BANK
1,507 \$5,665 77 5.16%	1,367 \$6,788 74 5.04%	251 \$3,670 04 5.41%	957 \$4,774 03 5.14%	1,983 \$5,657 97 5.10%
\$48,906 33 10,614 31 6,700 00 12,450 45 8,539 26 24,894 28	\$44,295 95 5,513 39 1,000 00 18,002 26 5,165 71 26,981 50	\$8,601 00 2,707 58 600 87 2,201 31 1,713 18 4,256 43	\$32,361 82 10,641 39 891 40 5,244 13 2,511 93 16,229 30	\$83,586 24 19,166 81 4,724 61 7,686 04 5,627 60 42,314 85
\$112,104 63	\$100,958 81	\$20,080 37	\$67,879 97	\$163,106 15
\$4 86 1 06 67 1 24 85 2 47	\$4 11 51 09 1 67 48 2 51	\$7 41 2 33 52 1 89 1 48 3 67	\$5 73 1 88 16 93 45 2 87	\$6 01 1 38 34 55 41 3 04
\$11 15	\$9 37	\$17 30	\$12 02	\$11 73
5,708	5,491	802	4,636	7,797

GENERAL INFORMATION	LYNN	
	LINCOLN CO-OPERATIVE BANK	LYNN CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	1,593	594
Average loan balance	\$6,987 65	\$5,414 68
Average interest rate	5.38%	5.16%
Classification of Expenses		
Compensations paid	\$52,536 00	\$30,951 57
Banking quarters expense	14,696 71	5,172 10
Charge-offs, furniture and fixtures	4,500 00	10 62
Advertising	9,975 30	1,800 00
Audit, assessments and contributions	4,749 89	2,718 62
All other expenses	27,926 61	7,127 05
TOTAL EXPENSES	\$114,384 51	\$47,779 96
Cost Per \$1,000 of Assets		
Compensations paid	\$3 97	\$7 71
Banking quarters expense	1 11	1 29
Charge-offs, furniture and fixtures	34	—
Advertising	75	45
Audit, assessments and contributions	36	68
All other expenses	2 11	1 78
TOTAL COST PER \$1,000 OF ASSETS	\$8 64	\$11 91
Number of individual members	5,386	2,424

GENERAL INFORMATION	MEDFIELD	MEDFORD
	THE MEDFIELD CO-OPERATIVE BANK	COMMUNITY CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	277	205
Average loan balance	\$6,290 98	\$9,461 69
Average interest rate	5.09%	5.60%
Classification of Expenses		
Compensations paid	\$13,395 00	\$14,169 96
Banking quarters expense	1,738 25	3,250 83
Charge-offs, furniture and fixtures	708 00	511 00
Advertising	642 22	103 88
Audit, assessments and contributions	2,500 90	880 44
All other expenses	6,295 51	7,227 35
TOTAL EXPENSES	\$25,279 88	\$26,143 46
Cost Per \$1,000 of Assets		
Compensations paid	\$6 27	\$5 93
Banking quarters expense	81	1 36
Charge-offs, furniture and fixtures	33	21
Advertising	30	04
Audit, assessments and contributions	1 17	37
All other expenses	2 94	3 03
TOTAL COST PER \$1,000 OF ASSETS	\$11 82	\$10 94
Number of individual members	1,705	2,008

MALDEN		MANSFIELD	MARBLE- HEAD	MARL- BOROUGH
FELLSWAY CO-OPERATIVE BANK	MALDEN CO-OPERATIVE BANK	MANSFIELD CO-OPERATIVE BANK	THE MARBLEHEAD CO-OPERATIVE BANK	THE MARLBOROUGH CO-OPERATIVE BANK
739 \$5,370 47 5.35%	3,228 \$5,797 55 5.03%	883 \$5,141 59 5.18%	271 \$7,042 63 5.49%	1,470 \$5,944 43 5.42%
\$29,840 83 7,061 72 1,000 00 4,750 90 2,557 18 13,137 49	\$102,323 59 12,540 40 5,067 58 9,751 54 19,274 75 42,705 75	\$27,285 38 4,279 86 705 39 2,314 18 1,739 36 13,257 62	\$8,269 96 1,423 60 200 00 453 70 682 37 3,926 21	\$43,204 99 5,724 38 4,439 61 6,380 02 7,209 80 17,539 60
\$58,348 12	\$191,663 61	\$49,581 79	\$14,955 84	\$84,498 40
\$6 08 1 44 20 97 52 2 67	\$4 66 57 23 45 88 1 95	\$4 75 75 12 40 30 2 31	\$3 63 62 09 20 30 1 73	\$4 24 56 43 63 71 1 72
\$11 88	\$8 74	\$8 63	\$6 57	\$8 29
4,892	10,721	3,832	1,125	4,549

MEDFORD			MEDWAY	MELROSE
HILLSDALE- CAMBRIDGE CO-OPERATIVE BANK	THE MEDFORD CO-OPERATIVE BANK	WEST MEDFORD CO-OPERATIVE BANK	MEDWAY CO-OPERATIVE BANK	MELROSE CO-OPERATIVE BANK
623 \$6,387 20 5.12%	922 \$6,286 47 4.92%	482 \$5,933 48 5.08%	508 \$4,747 12 5.24%	1,042 \$7,462 75 4.87%
\$34,896 64 3,120 00 2,301 30 3,709 17 1,953 63 11,663 00	\$48,097 25 7,853 54 1,537 82 3,957 66 2,863 54 14,520 89	\$22,996 78 6,213 25 3,000 00 2,302 83 3,124 75 10,869 46	\$16,446 17 2,218 43 1,242 80 1,020 76 1,642 34 5,787 30	\$39,793 23 4,461 28 3,200 00 5,645 28 6,172 31 17,330 64
\$57,643 74	\$78,830 70	\$48,507 07	\$28,357 80	\$76,602 74
\$6 96 62 46 74 39 2 33	\$6 52 1 06 21 54 39 1 97	\$6 31 1 71 82 63 86 2 98	\$5 84 79 44 36 58 2 05	\$4 33 49 35 61 67 1 89
\$11 50	\$10 69	\$13 31	\$10 06	\$8 34
4,249	5,345	2,585	2,268	5,038

GENERAL INFORMATION	MERRIMAC	METHUEN
	THE ECONOMY CO-OPERATIVE BANK	METHUEN CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	90	480
Average loan balance	\$4,873 28	\$5,951 56
Average interest rate	5.59%	5.07%
Classification of Expenses		
Compensations paid	\$2,425 90	\$20,063 17
Banking quarters expense	—	2,612 69
Charge-offs, furniture and fixtures	80 61	918 05
Advertising	206 79	1,226 92
Audit, assessments and contributions	651 75	1,875 56
All other expenses	1,001 48	7,274 34
TOTAL EXPENSES	\$4,366 53	\$33,970 73
Cost Per \$1,000 of Assets		
Compensations paid	\$4 55	\$5 68
Banking quarters expense	—	74
Charge-offs, furniture and fixtures	15	26
Advertising	39	35
Audit, assessments and contributions	1 22	53
All other expenses	1 88	2 06
TOTAL COST PER \$1,000 OF ASSETS	\$8 19	\$9 62
Number of individual members	206	4,994

GENERAL INFORMATION	NEW BEDFORD	NEWBURY- PORT
	NEW BEDFORD CO-OPERATIVE BANK	NEWBURYPORT CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	835	412
Average loan balance	\$4,263 56	\$4,638 65
Average interest rate	5.35%	5.36%
Classification of Expenses		
Compensations paid	\$26,695 95	\$14,771 50
Banking quarters expense	2,712 10	4,312 90
Charge-offs, furniture and fixtures	—	868 30
Advertising	6,053 32	445 80
Audit, assessments and contributions	2,150 80	1,014 87
All other expenses	12,766 33	4,954 25
TOTAL EXPENSES	\$50,378 50	\$26,367 62
Cost Per \$1,000 of Assets		
Compensations paid	\$5 42	\$6 12
Banking quarters expense	55	1 79
Charge-offs, furniture and fixtures	—	36
Advertising	1 23	18
Audit, assessments and contributions	44	42
All other expenses	2 60	2 05
TOTAL COST PER \$1,000 OF ASSETS	\$10 24	\$10 92
Number of individual members	3,271	1,575

MIDDLE-BOROUGH	MILLBURY	MILTON	NEEDHAM	NEW BEDFORD
MIDDLE-BOROUGH CO-OPERATIVE BANK	MILLBURY CO-OPERATIVE BANK	MILTON CO-OPERATIVE BANK	THE NEEDHAM CO-OPERATIVE BANK	ACUSHNET CO-OPERATIVE BANK
2,745 \$4,519 74 5.37%	322 \$3,585 17 4.98%	414 \$7,593 25 5.08%	2,129 \$9,051 30 4.89%	767 \$4,331 48 5.32%
\$63,368 17 13,787 24 4,000 00 8,623 16 9,649 59 34,845 82	\$11,111 80 1,643 32 500 00 417 50 1,281 86 5,548 44	\$20,782 33 440 80 — 2,242 55 1,566 69 8,496 08	\$67,687 34 8,063 82 1,431 21 7,093 77 12,780 23 31,043 28	\$25,289 02 2,605 82 — 5,831 34 2,072 34 12,691 04
\$134,273 98	\$20,502 92	\$33,528 45	\$128,099 65	\$48,489 56
\$4 37 95 28 60 67 2 40	\$8 03 1 19 36 30 93 4 01	\$5 25 11 — 57 39 2 15	\$2 87 34 06 30 54 1 31	\$5 54 57 — 1 28 45 2 78
\$9 27	\$14 82	\$8 47	\$5 42	\$10 62
9,922	948	2,010	8,124	3,041

NEWTON				NORTH-AMPTON
THE AUBURNDALE CO-OPERATIVE BANK	THE NEWTON CO-OPERATIVE BANK	NEWTON SOUTH CO-OPERATIVE BANK	WEST NEWTON CO-OPERATIVE BANK	THE NORTHAMPTON CO-OPERATIVE BANK
788 \$8,016 26 4.91%	1,223 \$8,805 00 4.92%	394 \$7,739 08 4.91%	833 \$7,165 31 5.03%	1,527 \$6,104 60 4.77%
\$33,961 68 7,755 21 700 00 4,431 55 4,229 43 13,702 56	\$62,996 70 8,904 61 2,350 00 11,948 52 13,142 05 23,676 78	\$16,982 42 2,391 20 772 71 1,237 54 3,983 18 7,216 72	\$34,698 77 5,947 13 1,360 00 8,223 95 4,516 24 14,591 65	\$54,999 59 14,812 24 4,429 76 10,215 30 7,370 16 24,999 45
\$64,780 43	\$123,018 66	\$32,583 77	\$69,337 74	\$116,826 50
\$4 57 1 05 09 60 57 1 84	\$4 75 67 18 90 99 1 79	\$4 65 66 21 34 1 09 1 98	\$4 91 84 19 1 16 64 2 07	\$4 67 1 26 38 87 63 2 12
\$8 72	\$9 28	\$8 93	\$9 81	\$9 93
4,576	9,119	2,656	4,715	6,618

GENERAL INFORMATION	NORWOOD	ORANGE
	THE NORWOOD CO-OPERATIVE BANK	ORANGE CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	2,324	649
Average loan balance	\$6,908 33	\$3,561 29
Average interest rate	4.84%	5.23%
Classification of Expenses		
Compensations paid	\$75,764 65	\$8,960 02
Banking quarters expense	12,270 57	420 00
Charge-offs, furniture and fixtures	4,041 64	450 00
Advertising	17,156 65	468 27
Audit, assessments and contributions	9,462 01	1,531 40
All other expenses	37,710 33	6,674 45
TOTAL EXPENSES	\$156,405 85	\$18,504 14
Cost Per \$1,000 of Assets		
Compensations paid	\$3 89	\$3 29
Banking quarters expense	63	16
Charge-offs, furniture and fixtures	21	17
Advertising	88	17
Audit, assessments and contributions	48	56
All other expenses	1 93	2 45
TOTAL COST PER \$1,000 OF ASSETS	\$8 02	\$6 80
Number of individual members	10,750	1,422

GENERAL INFORMATION	RANDOLPH	READING
	THE RANDOLPH CO-OPERATIVE BANK	READING CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	1,006	1,197
Average loan balance	\$5,563 98	\$4,542 01
Average interest rate	5.17%	5.03%
Classification of Expenses		
Compensations paid	\$37,499 06	\$47,648 94
Banking quarters expense	3,023 01	13,666 87
Charge-offs, furniture and fixtures	2,150 42	4,615 00
Advertising	6,964 56	5,413 77
Audit, assessments and contributions	3,314 63	2,708 02
All other expenses	15,302 73	20,767 20
TOTAL EXPENSES	\$68,254 41	\$94,819 80
Cost Per \$1,000 of Assets		
Compensations paid	\$5 61	\$7 06
Banking quarters expense	45	2 03
Charge-offs, furniture and fixtures	32	68
Advertising	1 04	80
Audit, assessments and contributions	50	40
All other expenses	2 29	3 08
TOTAL COST PER \$1,000 OF ASSETS	\$10 21	\$14 05
Number of individual members	4,255	4,101

PEABODY	PITTSFIELD	QUINCY		
THE PEABODY CO-OPERATIVE BANK	THE PITTSFIELD CO-OPERATIVE BANK	NORTH QUINCY CO-OPERATIVE BANK	THE QUINCY CO-OPERATIVE BANK	SHIPBUILDERS CO-OPERATIVE BANK
2,049 \$6,353 95 5.03%	2,446 \$7,048 79 5.26%	374 \$7,908 86 5.30%	3,941 \$6,983 35 5.21%	662 \$6,618 61 5.05%
\$73,964 67 11,278 16 6,275 00 15,871 85 6,380 21 49,399 86	\$93,412 77 15,483 01 1,922 92 13,759 41 15,134 81 37,448 51	\$13,470 48 5,207 30 806 10 574 43 1,797 65 7,175 50	\$141,796 50 23,114 10 7,975 22 16,129 61 23,734 80 62,848 71	\$28,919 47 7,309 51 300 00 1,750 73 2,978 40 13,124 14
\$163,169 75	\$177,161 43	\$29,031 46	\$275,598 94	\$54,382 25
\$4 57 70 39 98 39 3 05	\$4 29 71 09 63 69 1 72	\$3 76 1 45 23 16 50 2 00	\$4 22 69 24 48 70 1 87	\$5 53 1 40 06 33 57 2 51
\$10 08	\$8 13	\$8 10	\$8 20	\$10 40
10,613	8,451	2,471	14,614	2,424

ROCKLAND	SALEM		SANDWICH	SAUGUS
ROCKLAND CO-OPERATIVE BANK	THE ROGER CONANT CO-OPERATIVE BANK	SALEM CO-OPERATIVE BANK	SANDWICH CO-OPERATIVE BANK	SAUGUS CO-OPERATIVE BANK
465 \$3,983 15 5.23%	1,154 \$6,416 66 4.96%	1,408 \$6,780 66 5.19%	1,525 \$4,537 53 5.45%	478 \$6,287 09 5.09%
\$19,439 62 4,042 47 1,000 00 1,412 81 1,122 53 8,344 74	\$48,886 53 7,177 93 2,397 76 6,144 41 10,365 24 17,506 92	\$44,694 31 10,564 55 3,090 34 13,740 78 11,346 67 29,052 75	\$40,184 83 6,923 38 4,269 95 9,361 67 4,056 60 17,932 80	\$16,928 23 3,686 41 800 00 2,276 28 1,533 87 8,289 42
\$35,362 17	\$92,478 79	\$112,489 40	\$82,729 23	\$33,514 21
\$8 89 1 85 46 65 51 3 82	\$5 59 82 28 70 1 19 2 00	\$3 98 94 28 1 22 1 01 2 58	\$4 74 82 50 1 10 48 2 12	\$4 87 1 06 23 66 44 2 38
\$16 18	\$10 58	\$10 01	\$9 76	\$9 64
1,751	5,141	6,118	4,654	2,128

GENERAL INFORMATION	SHARON	SHIRLEY
	THE SHARON CO-OPERATIVE BANK	SHIRLEY CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	535	629
Average loan balance	\$6,632 28	\$4,633 07
Average interest rate	5.00%	5.19%
Classification of Expenses		
Compensations paid	\$27,411 88	\$22,913 07
Banking quarters expense	2,457 79	1,621 53
Charge-offs, furniture and fixtures	200 00	612 56
Advertising	2,491 27	758 54
Audit, assessments and contributions	2,105 12	1,292 37
All other expenses	8,950 19	8,435 06
TOTAL EXPENSES	\$43,616 25	\$35,633 13
Cost Per \$1,000 of Assets		
Compensations paid	\$5 84	\$6 50
Banking quarters expense	53	46
Charge-offs, furniture and fixtures	04	17
Advertising	53	22
Audit, assessments and contributions	45	37
All other expenses	1 91	2 39
TOTAL COST PER \$1,000 OF ASSETS	\$9 30	\$10 11
Number of individual members	4,075	2,397

GENERAL INFORMATION	STOUGHTON	TAUNTON
	THE STOUGHTON CO-OPERATIVE BANK	MECHANICS' CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	871	1,094
Average loan balance	\$5,859 96	\$4,451 75
Average interest rate	5.21%	5.23%
Classification of Expenses		
Compensations paid	\$33,359 89	\$34,868 45
Banking quarters expense	5,761 12	2,169 12
Charge-offs, furniture and fixtures	2,000 00	1,000 00
Advertising	6,007 17	5,154 94
Audit, assessments and contributions	4,773 49	2,479 61
All other expenses	17,137 67	12,766 97
TOTAL EXPENSES	\$69,039 34	\$58,439 09
Cost Per \$1,000 of Assets		
Compensations paid	\$5 23	\$5 89
Banking quarters expense	90	37
Charge-offs, furniture and fixtures	31	17
Advertising	94	87
Audit, assessments and contributions	75	42
All other expenses	2 69	2 15
TOTAL COST PER \$1,000 OF ASSETS	\$10 82	\$9 87
Number of individual members	4,278	4,980

SOMERVILLE		SOUTH-BRIDGE	SPRINGFIELD	STONEHAM
CENTRAL CO-OPERATIVE BANK	SOMERVILLE CO-OPERATIVE BANK	THE SOUTHBIDGE CO-OPERATIVE BANK	SPRINGFIELD CO-OPERATIVE BANK	STONEHAM CO-OPERATIVE BANK
438 \$6,342 63 5.46%	600 \$5,588 47 5.22%	1,208 \$6,730 70 5.23%	1,566 \$6,336 40 5.18%	936 \$7,059 55 5.09%
\$17,570 82 5,941 49 1,600 00 368 20 1,800 00 6,330 43	\$22,220 16 4,623 50 1,500 00 1,875 33 2,095 35 8,268 46	\$29,587 71 7,567 26 1,600 00 8,014 49 4,788 52 14,810 60	\$57,716 05 7,150 00 3,945 00 11,034 24 3,282 34 38,584 07	\$35,379 32 6,074 08 1,063 91 3,519 40 4,192 27 12,005 00
\$33,610 94	\$40,582 80	\$66,368 58	\$121,711 70	\$62,233 98
\$5 30 1 79 49 11 54 1 91	\$5 50 1 15 37 46 52 2 05	\$3 05 78 17 83 49 1 53	\$4 66 58 32 89 26 3 11	\$4 52 78 14 45 53 1 53
\$10 14	\$10 05	\$6 85	\$9 82	\$7 95
2,136	2,793	5,678	6,512	4,681

TAUNTON		TEMPLETON	TISBURY	UXBRIDGE
TAUNTON CO-OPERATIVE BANK	THE WEIR CO-OPERATIVE BANK	THE BALDWINVILLE CO-OPERATIVE BANK	THE MARTHA'S VINEYARD CO-OPERATIVE BANK	UXBRIDGE CO-OPERATIVE BANK
1,061 \$4,973 93 5.15%	837 \$3,645 77 5.40%	200 \$4,031 02 5.82%	450 \$3,710 19 5.29%	520 \$5,032 11 5.19%
\$38,775 54 9,133 69 3,400 00 11,336 17 5,554 35 14,476 67	\$20,215 40 4,184 73 870 64 2,125 75 2,279 43 9,766 53	\$8,965 00 595 53 148 00 470 94 1,406 70 2,887 71	\$14,490 00 2,211 57 515 70 296 73 1,190 06 4,947 68	\$11,765 00 3,125 00 — 1,226 69 522 25 4,525 15
\$82,676 42	\$39,442 48	\$14,473 88	\$23,651 74	\$21,164 09
\$5 50 1 29 48 1 61 79 2 05	\$5 12 1 06 22 54 58 2 47	\$9 27 62 15 49 1 46 2 98	\$7 11 1 09 25 15 58 2 43	\$3 88 1 03 — 41 17 1 49
\$11 72	\$9 99	\$14 97	\$11 61	\$6 98
5,959	2,458	633	987	1,645

GENERAL INFORMATION	WAKEFIELD	WALPOLE
	WAKEFIELD CO-OPERATIVE BANK	WALPOLE CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	937	684
Average loan balance	\$7,770 61	\$6,694 85
Average interest rate	4.94%	5.05%
Classification of Expenses		
Compensations paid	\$37,946 15	\$23,529 45
Banking quarters expense	6,300 45	4,936 90
Charge-offs, furniture and fixtures	2,672 22	3,419 95
Advertising	2,199 04	2,320 90
Audit, assessments and contributions	4,508 41	2,784 36
All other expenses	18,567 42	15,677 07
TOTAL EXPENSES	\$72,193 69	\$52,668 63
Cost Per \$1,000 of Assets		
Compensations paid	\$4 32	\$4 28
Banking quarters expense	72	89
Charge-offs, furniture and fixtures	30	62
Advertising	25	42
Audit, assessments and contributions	51	51
All other expenses	2 11	2 85
TOTAL COST PER \$1,000 OF ASSETS	\$8 21	\$9 57
Number of individual members	7,014	3,421

GENERAL INFORMATION	WESTFIELD	WEST SPRINGFIELD
	WESTFIELD CO-OPERATIVE BANK	WEST SPRINGFIELD CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	1,773	1,811
Average loan balance	\$5,965 90	\$6,081 95
Average interest rate	5.07%	5.16%
Classification of Expenses		
Compensations paid	\$50,430 35	\$67,600 89
Banking quarters expense	4,987 24	11,813 84
Charge-offs, furniture and fixtures	4,000 00	8,000 00
Advertising	7,564 14	10,805 01
Audit, assessments and contributions	6,186 94	7,085 15
All other expenses	24,138 40	25,205 11
TOTAL EXPENSES	\$97,307 07	\$130,510 00
Cost Per \$1,000 of Assets		
Compensations paid	\$4 00	\$4 93
Banking quarters expense	40	86
Charge-offs, furniture and fixtures	32	58
Advertising	60	79
Audit, assessments and contributions	49	52
All other expenses	1 92	1 84
TOTAL COST PER \$1,000 OF ASSETS	\$7 73	\$9 52
Number of individual members	5,501	6,481

WALTHAM	WARE	WAREHAM	WEBSTER	WELLESLEY
MIDDLESEX FAMILY CO-OPERATIVE BANK	WARE CO-OPERATIVE BANK	WAREHAM CO-OPERATIVE BANK	THE WEBSTER CO-OPERATIVE BANK	WELLESLEY CO-OPERATIVE BANK
201 \$7,976 86 5.37%	1,834 \$5,137 88 5.40%	685 \$4,058 50 5.48%	463 \$5,138 73 5.05%	725 \$6,937 46 4.79%
\$16,103 48 3,315 76 1,159 36 1,997 74 1,131 20 8,887 47	\$61,368 16 12,087 80 4,146 58 11,758 07 8,823 84 38,685 16	\$23,785 65 5,204 06 2,768 18 2,851 40 1,390 88 10,322 95	\$17,561 12 — 1,000 00 2,348 27 1,253 45 6,095 53	\$30,010 34 4,292 67 2,751 18 8,130 58 3,364 79 13,055 62
\$32,595 01	\$136,869 61	\$46,323 12	\$28,258 37	\$61,605 18
\$7 71 1 59 56 96 54 4 26	\$5 28 1 04 36 1 01 76 3 33	\$6 46 1 41 75 77 38 2 81	\$6 18 — 35 83 44 2 14	\$4 86 70 44 1 32 55 2 11
\$15 62	\$11 78	\$12 58	\$9 94	\$9 98
3,106	7,484	2,172	1,511	2,743

WEYMOUTH			WINCHENDON
THE NORTH WEYMOUTH CO-OPERATIVE BANK	SOUTH SHORE CO-OPERATIVE BANK	SOUTH WEYMOUTH CO-OPERATIVE BANK	WINCHENDON CO-OPERATIVE BANK
556 \$5,898 58 5.24%	885 \$5,846 80 5.12%	552 \$5,346 90 5.16%	342 \$3,251 94 5.36%
\$19,618 67 2,852 76 — 2,728 69 2,229 33 11,288 00	\$29,431 85 6,713 73 2,006 00 10,941 24 4,125 19 17,711 32	\$19,377 78 2,665 79 1,297 90 2,760 31 2,155 68 7,666 63	\$10,274 56 1,672 70 819 55 985 46 529 17 3,516 14
\$38,717 45	\$70,929 33	\$35,924 09	\$17,797 58
\$5 08 74 — 71 58 2 92	\$4 77 1 09 32 1 78 67 2 87	\$5 45 75 36 78 61 2 16	\$7 09 1 15 57 68 36 2 43
\$10 03	\$11 50	\$10 11	\$12 28
2,793	3,612	2,373	1,438

GENERAL INFORMATION	WINCHESTER	WINTHROP
	WINCHESTER CO-OPERATIVE BANK	WINTHROP CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	722	629
Average loan balance	\$7,189 93	\$4,388 19
Average interest rate	4.93%	4.82%
Classification of Expenses		
Compensations paid	\$36,761 81	\$24,280 10
Banking quarters expense	7,378 57	3,500 32
Charge-offs, furniture and fixtures	1,808 64	—
Advertising	3,155 07	771 50
Audit, assessments and contributions	4,451 68	150 00
All other expenses	12,247 24	7,173 30
TOTAL EXPENSES	\$65,803 01	\$35,875 22
Cost Per \$1,000 of Assets		
Compensations paid	\$5 62	\$5 97
Banking quarters expense	1 13	86
Charge-offs, furniture and fixtures	28	—
Advertising	48	19
Audit, assessments and contributions	68	04
All other expenses	1 87	1 76
TOTAL COST PER \$1,000 OF ASSETS	\$10 06	\$8 82
Number of individual members	2,346	2,338

WOBURN	WORCESTER	WRENTHAM	YARMOUTH
WOBURN CO-OPERATIVE BANK	HOME CO-OPERATIVE BANK	WRENTHAM CO-OPERATIVE BANK	THE CAPE COD CO-OPERATIVE BANK
1,459 \$4,708 38 4.84%	603 \$7,963 98 5.49%	292 \$4,725 17 5.50%	933 \$6,092 39 5.55%
\$48,246 06 5,649 65 200 00 3,525 27 3,450 48 22,410 43	\$25,243 22 12,664 91 2,596 08 6,989 75 3,485 04 17,693 36	\$8,435 69 2,082 00 91 48 191 24 514 45 3,174 50	\$32,718 70 6,308 84 2,410 40 4,340 61 2,666 42 18,510 65
\$83,481 89	\$68,672 36	\$14,489 36	\$66,955 62
\$4 88 57 02 36 35 2 26	\$4 48 2 25 46 1 24 62 3 14	\$5 48 1 35 06 13 33 2 06	\$4 68 90 34 62 38 2 65
\$8 44	\$12 19	\$9 41	\$9 57
5,388	3,197	725	4,466

THE CO-OPERATIVE CENTRAL BANK
199 Washington Street, Boston, Rooms 405-406

Incorporated March 2, 1932

Began business March 18, 1932

Lawrence H. Marston, *President*

Herman J. Courtemanche, *Executive Manager and Treasurer*

M. Agnes Mulvihill, *Assistant Treasurer*

Board of Directors: M. A. Barrett, H. Y. Beastall, W. E. Bortright, R. P. Brown, W. T. Chamberlain, W. L. Guiltinan, L. H. Marston, G. H. Ogilvie, W. D. Palmer, H. H. Pierce, W. J. D. Ratcliff, A. H. Shepherdson, K. W. Tatro, W. L. Wallis, J. F. Welch

CENTRAL RESERVE FUND

STATEMENT OF CONDITION AT THE CLOSE OF BUSINESS, APRIL 30, 1961

<i>Assets</i>		<i>Liabilities</i>	
Current Assets:		Current Liabilities:	
Cash on hand and in banks	. \$ 49,900 74	Employees' tax withheld	. \$ 361 68
U. S. Government securities	. 11,796,282 81	Capital:	
Accrued interest on securities	. 105,702 24	Deposits by member banks of	
		assessments	. 11,110,855 27
Total Assets	. \$11,951,885 79	Earned surplus	. 780,827 59
		Undivided current earnings	. 59,841 25
		Total Liabilities	. \$11,951,885 79

SHARE INSURANCE FUND

(Under Chapter 73, Acts of 1934)

STATEMENT OF CONDITION AT THE CLOSE OF BUSINESS, APRIL 30, 1961

<i>Assets</i>		<i>Liabilities</i>	
Current Assets:		Capital:	
Cash on hand and in banks	. \$ 49,459 54	Paid-in assessments of member	
U. S. Government securities	. 16,343,034 39	banks	. \$12,107,618 76
Accrued interest on securities	. 184,410 60	Earned surplus from operations	. 3,771,746 82
Total Assets	. \$16,576,904 53	Surplus from banks converted	. 697,538 95
		Total Liabilities	. \$16,576,904 53

CO-OPERATIVE BANKS EMPLOYEES RETIREMENT ASSOCIATION
80 Federal Street, Boston

Organized January 15, 1946

Warren W. Oliver, *President*
 Arthur L. Whitten, *Vice President*

Spencer F. Deming, *Treasurer*
 William H. King, *Secretary*

Trustees: T. F. Begley, W. E. Boright,* W. C. Harrison, H. W. Horne, J. R. Hughes, W. W. Oliver, H. L. Ricker, K. A. Ryder,* B. Shea, S. M. Smith, H. M. Tipton, A. L. Whitten

STATEMENT OF CONDITION AT THE CLOSE OF BUSINESS, APRIL 30, 1961

<i>Assets</i>	
Due from banks and trust companies	\$ 110,693 46
Investments:	
U. S. Government securities	1,238,061 64
Shares in co-operative banks	882,000 00
Deposits in savings banks	44,000 00
Total Assets	\$2,274,755 10

<i>Liabilities</i>	
Deferred annuity premiums	\$ 10,820 21
Reserve for legal expenses	250 00
Advance premiums—future years	14,927 60
Single premium annuity	3,789 55
Advance for direct pensions	90,086 59
Supp. Pension Reserve	62,723 08
Employees' funds	895,167 17
Bank funds	1,157,899 73
Advance for expenses—	
unexpended	3,198 65
Collection fees	403 35
Investment income	20,199 27
Future contracts outstanding	14,016 70
Surplus	1,273 20
Total Liabilities	\$2,274,755 10

*Executive Committee.

ATTLEBORO—HEBRON BUILDING AND IMPROVEMENT ASSOCIATION
104 Knight Avenue

Established February 2, 1901 Began business February 2, 1901

Howard E. Spooner, *President* Norman J. Jackson, *Secretary* George I. Pierce, *Treasurer*

Board of Directors: N. C. Baker,* W. E. Baker, W. Burrell,† N. J. Jackson, G. I. Pierce, J. P. Rose, I. A. Sherman, H. E. Spooner, R. E. Spooner, J. A. Thompson,* C. W. Thompson,* E. R. Westcott,*†

Regular monthly meeting for receipt of moneys the fifteenth day of each month

STATEMENT OF CONDITION AT THE CLOSE OF BUSINESS, DECEMBER 31, 1960

<i>Assets</i>		<i>Liabilities</i>	
Loans:		Share capital:	
First mortgages on real estate . . .	\$214,399 97	Matured shares . . .	\$184,520 00
Shares of association . . .	5,083 54	Unmatured serial shares . . .	15,281 00
Real estate held:		Club accounts . . .	206 00
Association building . . .	943 64	Reserves:	
Other real estate . . .	8,996 77	Guaranty fund . . .	12,000 00
Furniture and fixtures . . .	95 00	Surplus . . .	21,032 23
Cash on hand and due from banks . . .	3,588 04	Borrowers' accumulations for taxes . . .	67 73
		Due on uncompleted loans . . .	—
Total Assets . . .	<u>\$233,106 96</u>	Notes payable . . .	—
		Other liabilities . . .	—
		Total Liabilities . . .	<u>\$233,106 96</u>

*Loan and Building Committee.
†Auditor.

GENERAL INFORMATION

<i>Annual Rates of Dividends Paid</i>		<i>Real Estate Loans</i>	
Unmatured serial shares . . .	3.60%	Number of loans . . .	77
Matured shares . . .	4.50%	Average loan balance . . .	\$28,580 67
		Average interest rate . . .	6%

Classification of Expenses

	<i>Amount</i>	<i>Cost Per \$1,000 of Assets</i>
Compensations paid . . .	\$1,820 00	\$ 7 81
Banking quarters expense . . .	138 35	59
Advertising . . .	22 12	09
Audit, assessments and contributions . . .	70 00	30
All other expenses . . .	1,742 19	7 48
Total . . .	<u>\$3,792 66</u>	<u>\$16 27</u>
Number of individual members . . .	284	

NORTH ATTLEBOROUGH—PLAINVILLE SAVINGS AND
LOAN ASSOCIATION
7 Elm Street

Established December, 1879

Began business February, 1880

Austin F. Grant, *President*

Donald O. Dalrymple, *Secretary and Treasurer*

Board of Directors: P. F. Armstrong, L. K. Barney, C. F. Breen, Jr., A. J. Canuel, R. E. Crowell, K. M. Cummings, D. O. Dalrymple, R. P. Felix, A. F. Grant, R. C. Halliday, J. W. Martin, Jr., Louis V. McAdams, D. R. Perreault, E. G. Ralston, G. E. Riley, G. A. Ruehmling, W. R. Schofield, L. E. Welch

Loan or Building Committee: Appointed from the Directors on each application for a loan

Regular monthly meeting for receipt of moneys the last bank business day of each month

STATEMENT OF CONDITION AT THE CLOSE OF BUSINESS, DECEMBER 31, 1960

<i>Assets</i>		<i>Liabilities</i>	
Loans:		Share capital:	
First mortgages on real estate . . .	\$1,359,747 59	Matured shares . . .	\$1,182,900 00
Shares of association . . .	25,759 00	Unmatured serial shares . . .	265,844 42
Investments:		Reserves:	
Bonds and notes . . .	159,185 30	Guaranty fund . . .	35,000 00
Bank stocks . . .	9,570 81	Surplus . . .	94,240 74
Cash on hand and due from banks . . .	96,012 37	Other reserves . . .	26,833 46
Other assets . . .	793 88	Dividends declared, not paid . . .	20,179 01
Total Assets . . .	<u>\$1,651,068 95</u>	Due on uncompleted loans . . .	3,406 82
		Borrowers' accumulations for taxes . . .	21,154 15
		Other liabilities . . .	1,510 35
		Total Liabilities . . .	<u>\$1,651,068 95</u>

GENERAL INFORMATION

<i>Annual Rates of Dividends Paid</i>		<i>Real Estate Loans</i>	
Unmatured serial shares . . .	4%	Number of loans . . .	295
Matured shares (includes extra) . . .	4%	Average loan balance . . .	\$4,609 31
		Average interest rate . . .	5.20%

Classification of Expenses

	<i>Amount</i>	<i>Cost Per \$1,000 of Assets</i>
Compensations paid	\$14,948 65	\$ 9 05
Banking quarters expense	1,113 64	67
Advertising	606 71	37
Audit, assessments and contributions	871 38	53
All other expenses	2,956 01	1 79
Total	<u>\$20,496 39</u>	<u>\$12 41</u>
Number of individual members	1,620	

NORTON—NORTON SAVINGS AND LOAN ASSOCIATION
West Main Street

Established January 1, 1890 Began business January 1, 1890

Arthur T. Sturdy, *President* Marguerite M. Mondor, *Secretary and Treasurer*

Board of Directors: W. A. Ashley, W. E. Fales,* J. A. Freeman, W. E. Haskell,* Marguerite M. Mondor, A. G. Ross,* J. B. Scott,*† A. T. Sturdy, L. A. Witherell,† A. F. Woodward, H. L. Zwicker

Regular monthly meeting for receipt of moneys the last day of each month

STATEMENT OF CONDITION AT THE CLOSE OF BUSINESS, DECEMBER 31, 1960

<i>Assets</i>		<i>Liabilities</i>	
Loans:		Share capital:	
First mortgages on real estate . . .	\$1,157,321 16	Matured shares . . .	\$ 795,300 00
Shares of association . . .	50,160 15	Unmatured serial shares . . .	278,096 56
Real estate held:		Reserves:	
Association building . . .	26,024 00	Guaranty fund and surplus . . .	104,851 38
Furniture and fixtures . . .	1,230 52	Dividends declared, not paid . . .	51,429 43
Cash on hand and due from banks . . .	36,445 09	Due on uncompleted loans . . .	926 85
Other assets . . .	14 86	Reserve for Federal income tax . . .	591 56
Total Assets . . .	\$1,271,195 78	Notes payable . . .	40,000 00
		Total Liabilities . . .	\$1,271,195 78

*Loan and Building Committee.
†Auditor.

GENERAL INFORMATION

<i>Annual Rates of Dividends Paid</i>		<i>Real Estate Loans</i>	
Unmatured serial shares . . .	4½%	Number of loans . . .	307
Matured shares (includes extra) . . .	5%	Average loan balance . . .	\$3,769 78
		Average interest rate . . .	5.94%

Classification of Expenses

	<i>Amount</i>	<i>Cost Per \$1,000 of Assets</i>
Compensations paid . . .	\$10,296 65	\$ 8 10
Banking quarters expense . . .	3,215 96	2 53
Charge-offs, furniture and fixtures . . .	322 27	25
Advertising . . .	25 00	02
Audit, assessments and contributions . . .	578 06	46
All other expenses . . .	3,251 86	2 56
Total . . .	\$17,689 80	\$13 92

Number of individual members . . . 507

AGGREGATE STATEMENTS AND STATISTICAL DATA
RELATING TO CO-OPERATIVE BANKS

INDEX

STATEMENT NUMBER	PAGE
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3. Operating expenses by classification	116
4. Statistics — real estate loans	116
5. Comparative percentages and miscellaneous figures	117

STATEMENT No. 1

AGGREGATE STATEMENT OF CONDITION OF ALL CO-OPERATIVE BANKS

	April, 1961 173 Banks	April, 1960 174 Banks	Percentage of Total	
			April, 1961 %	April, 1960 %
ASSETS				
Real estate loans:				
Co-operative form	\$ 8,246,321 00	\$ 9,323,946 00	.65	.78
Direct reduction	797,991,329 88	750,438,899 62	62.54	62.48
G.I. loans	180,991,361 19	184,897,669 78	14.18	15.39
Federal Housing Administration, Title II	35,423,511 81	29,207,761 94	2.78	2.43
Statutory common form	7,525,468 01	6,579,534 70	.59	.55
Dues and principal payments suspended	5,455,215 21	4,532,325 08	.43	.38
Other real estate	2,407,190 36	1,987,135 37	.19	.17
Home modernization loans	3,143,564 33	2,915,288 52	.25	.24
Federal Housing Administration, Title I loans	861,117 33	525,601 69	.07	.04
Insurance and taxes paid on mortgaged property	33,213 79	35,578 91	—	—
Loans on shares and deposits:				
Serial	8,349,042 47	8,075,675 53	.65	.67
Paid-up certificates	6,677,120 07	5,853,228 15	.52	.49
Savings	4,411,477 43	3,709,542 76	.35	.31
Other financial institutions	179,490 00	88,504 49	.01	.01
Real estate held by foreclosure and in possession	555,705 98	912,459 53	.04	.08
Bank building	6,583,627 63	6,421,971 70	.52	.53
Alterations to leased quarters	244,620 03	308,231 96	.02	.3
Furniture and fixtures	2,254,526 02	2,088,559 40	.18	.17
Share Insurance Fund	1,201,580 97	1,199,281 45	.09	.10
Due from Co-operative Central Bank	11,113,008 94	10,893,140 48	.87	.91
Investments:				
U. S. Government obligations, direct and fully guaranteed	102,576,319 11	111,747,864 94	8.04	9.30
Other bonds and notes legal for reserve	4,912,877 90	1,886,725 11	.38	.16
Bonds and notes not legal for reserve	4,938,882 65	2,800,601 50	.39	.23
Federal Home Loan Bank stock	17,900,900 00	16,498,400 00	1.40	1.37
Shares in other co-operative banks	499,340 68	229,126 06	.04	.02
Cash and due from banks	60,501,837 10	37,271,571 28	4.74	3.10
Prepaid expenses	317,125 87	136,325 79	.02	.01
Other assets	763,972 29	608,590 34	.06	.05
TOTAL ASSETS	\$1,276,059,748 05	\$1,201,173,542 08	100.00	100.00
LIABILITIES				
Capital:				
Dues capital	\$ 171,746,681 00	\$ 176,057,217 00	13.46	14.66
Profits capital	27,555,042 01	27,447,200 04	2.16	2.29
Paid-up share certificates	455,820,600 00	451,707,000 00	35.72	37.61
Savings share accounts	451,867,390 52	387,411,349 61	35.41	32.25
Dividend savings accounts	9,893,190 58	8,825,645 23	.78	.73
Club accounts	1,416,607 79	1,313,317 53	.11	.11
Military share accounts	—	49 24	—	—
Suspended share accounts	54,038 65	61,469 95	—	—
Matured share accounts	158,381 20	175,260 09	.01	.01
Net undivided earnings	4,105,633 35	3,789,574 55	.32	.32
Reserves:				
Guaranty Fund	38,305,371 21	35,947,675 56	3.00	2.99
Surplus	39,229,070 06	39,223,338 86	3.07	3.27
Other reserves	27,561,976 70	23,995,702 47	2.16	2.00
Notes payable	1,162,000 00	3,117,500 00	.09	.26
Dividends declared	3,592,734 96	3,352,589 99	.28	.28
Credits of members not applied	322,436 56	227,696 84	.03	.02
Due on uncompleted loans	14,101,684 67	11,635,286 40	1.11	.97
Borrowers' accumulations for taxes	27,543,281 09	25,749,442 62	2.16	2.14
Reserve for Federal income taxes	141,378 99	138,625 91	.01	.01
Unearned discount	468,678 44	289,651 97	.04	.02
Other liabilities	1,013,570 27	707,948 22	.08	.06
TOTAL LIABILITIES	\$1,276,059,748 05	\$1,201,173,542 08	100.00	100.00

STATEMENT No. 2

STATEMENT OF OPERATIONS FOR YEAR ENDING APRIL, 1961

OPERATING INCOME:		
Interest		\$56,923,650 40
Appraisal fees		146,881 90
Fines		240,384 25
Fees from sale of checks and redemption of Government bonds		114,862 37
Miscellaneous income		372,550 91
Total operating income		\$57,798,329 83
LESS OPERATING EXPENSE:		
Compensation to directors, officers, employees, etc.	\$ 5,936,888 51	
Security committee	213,789 15	
Rent (bank building)	133,491 88	
Bank building income and expense	505,378 10	
Rent, light, heat, etc. (leased quarters)	353,324 41	
Depreciation, bank building or alterations to leased quarters	211,989 31	
Depreciation, furniture, fixtures and equipment	343,776 91	
Advertising	869,985 15	
C.B.E. Retirement Fund	275,167 51	
Audit and verification	364,563 41	
Memberships and contributions	172,753 73	
Printing, stationery, office supplies	391,131 14	
Telephone, telegraph, postage and express	313,897 84	
Social Security — O.A.B. — Unemployment Compensation	198,314 86	
Share Insurance Fund amortization (yearly assessment)	858,630 03	
On borrowed money	118,304 41	
Legal services	62,535 30	
Other operating expense	940,092 81	
Total operating expense	\$12,264,014 46	
Net operating income before interest and other charges	\$45,534,315 37	
LESS INTEREST AND OTHER CHARGES:		
Interest adjustments to mature shares	101,724 72	
Tellers' errors	5,169 21	
Federal income tax	117,748 37	
Depreciation Share Insurance Fund (original assessment)	3,856 56	
Miscellaneous charges	79,957 75	
Total interest and other charges	\$ 308,456 61	
NET INCOME FOR PERIOD	\$45,225,858 76	

RECONCILEMENT OF UNDIVIDED EARNINGS

Balance of net undivided earnings, April, 1960		\$ 3,789,574 55
Net income received during period	\$45,225,858 76	
Less transfers to Guaranty Fund	2,263,643 40	42,962,215 36
Available for distribution		\$46,751,789 91
Dividends:		
Profits capital (dividends accumulated)	\$ 7,409,293 60	
Paid-up share certificates	16,337,080 56	
Savings share accounts	14,605,415 51	
Dividend savings accounts	327,317 72	
Military share accounts	—	
Matured share accounts	385 84	
Other	1,535 58	
Total dividends		\$38,681,028 81
Balance of net earnings after dividends		\$ 8,070,761 10
Less transfer to:		
a. Surplus	\$ 3,383,551 08	
b. Other unallocated reserves	581,576 67	
		3,965,127 75
Balance of undivided earnings, April, 1961		\$ 4,105,633 35

STATEMENT No. 3

OPERATING EXPENSES

CLASSIFICATION	April, 1961		April, 1960	April, 1959	April, 1958	April, 1957
	Amount	Cost Per \$1,000 of Assets	Cost Per \$1,000 of Assets	Cost Per \$1,000 of Assets	Cost Per \$1,000 of Assets	Cost Per \$1,000 of Assets
Compensations paid	\$ 6,150,677 66	\$4 82	\$4 89	\$4 81	\$4 85	\$4 81
Banking quarters' expenses	1,204,183 70	94	92	93	91	87
Charge-offs, furniture and fixtures	343,776 91	27	26	23	21	—
Advertising	869,985 15	68	68	66	70	73
Audit, assessments and contributions	812,484 65	64	62	53	50	40
All other expenses	2,882,906 39	2 26	2 29	2 21	2 22	2 59
Total	\$12,264,014 46	\$9 61	\$9 66	\$9 37	\$9 39	\$9 40

Group No.	BANKS WITH ASSETS BETWEEN	No. of Banks	YEAR ENDING APRIL, 1961 COST PER \$1,000 OF ASSETS					
			Compensations Paid	Banking Quarters' Expenses	Charge-offs, Furniture and Fixtures	Advertising	Audit, Assessments and Contributions	All Other Expenses
1	\$ 250,000 and \$ 1,000,000	7	\$7 51	\$0 99	\$0 10	\$0 27	\$0 88	\$2 84
2	1,000,000 and 3,000,000	39	5 99	1 10	28	44	54	2 54
3	3,000,000 and 5,000,000	47	5 57	1 11	25	59	56	2 50
4	5,000,000 and 7,000,000	21	5 47	1 16	35	78	58	2 47
5	7,000,000 and 10,000,000	21	4 93	87	28	68	56	2 11
6	10,000,000 and 15,000,000	21	4 72	91	35	81	62	2 39
7	15,000,000 and 20,000,000	8	4 30	77	26	84	77	2 11
8	20,000,000 and over	9	3 99	86	18	60	71	1 99
								Total
								\$12 59
								10 89
								10 58
								10 81
								9 43
								9 80
								9 05
								8 33

STATEMENT No. 4

STATISTICS — REAL ESTATE LOANS

CLASSIFICATION	April 1961	April 1960	April 1959	April 1958	April 1957	April 1956
Number of loans	165,660	163,392	159,523	156,297	152,844	151,014
Average loan balance	\$6,266	\$6,040	\$5,743	\$5,494	\$5,384	\$5,189
Average interest rate	5.17%	5.06%	4.92%	4.75%	4.75%	4.71%

STATEMENT No. 5

COMPARATIVE PERCENTAGE RATIOS AND MISCELLANEOUS FIGURES

	FOR YEAR ENDING OR AS OF:					
	April 1961	April 1960	April 1959	April 1958	April 1957	April 1956
DISTRIBUTION OF ASSETS						
Real Estate Loans:	%	%	%	%	%	%
Co-operative form	.65	.78	.90	1.12	1.46	1.68
Direct reduction and G.I.	76.72	77.87	76.19	77.69	80.12	80.66
All other	3.99	3.53	2.80	1.87	1.49	1.18
Total real estate loans	81.36	82.18	79.89	80.68	83.07	83.52
Real estate by foreclosure, etc.	.04	.08	.07	.07	.06	.07
Investments in bonds and notes, etc.	10.25	11.08	12.70	10.77	9.89	9.00
Cash and due from banks	4.74	3.10	3.87	5.00	3.83	4.11
Other assets	3.61	3.56	3.47	3.48	3.15	3.30
Total Assets	100.00	100.00	100.00	100.00	100.00	100.00
DISTRIBUTION OF LIABILITIES						
Serial shares	15.62	16.95	18.42	20.10	21.80	22.87
Paid-up share certificates	35.72	37.61	39.72	41.70	43.58	45.30
Savings share accounts	35.41	32.25	29.27	25.77	21.97	18.50
Dividend savings accounts	.78	.73	.68	.65	.61	.56
Club accounts	.11	.11	.11	.10	.09	.09
Suspended share accounts	—	—	—	.01	.01	.01
Matured share accounts	.01	.01	.02	.02	.02	.02
Total capital liabilities	87.65	87.66	88.22	88.35	88.08	87.35
General reserves	8.23	8.26	8.13	8.25	8.34	8.33
Notes payable	.09	.26	.07	.02	.15	.56
Due on uncompleted loans	1.11	.97	.89	.77	.89	1.28
Borrowers' accumulations for taxes	2.16	2.14	2.03	1.97	1.92	1.85
Other liabilities	.76	.71	.66	.64	.62	.63
Total Liabilities	100.00	100.00	100.00	100.00	100.00	100.00
DISTRIBUTION OF GROSS INCOME						
Operating expenses	21.22	21.63	22.17	22.22	22.45	22.16
Interest and other charges	.53	.61	.78	.85	.61	.54
Dividends distributed	66.92	64.98	64.88	64.46	63.26	62.80
Available for reserves	11.33	12.78	12.17	12.47	13.68	14.50
	100.00	100.00	100.00	100.00	100.00	100.00
DISTRIBUTION OF OPERATING EXPENSES						
Compensations paid	50.15	50.69	51.25	51.64	51.18	51.85
Banking quarters' expenses	9.82	9.55	9.96	9.64	9.26	10.94
Charge-offs, furniture and fixtures	2.81	2.67	2.49	2.28	—	—
Advertising	7.09	6.99	7.04	7.43	7.81	7.56
Audit, assessments and contributions	6.62	6.42	5.69	5.27	—	—
All other expenses	23.51	23.68	23.57	23.74	31.75	29.65
	100.00	100.00	100.00	100.00	100.00	100.00
MISCELLANEOUS RATES						
General reserves to:						
Total assets less bonds and notes legal for reserve, Federal Home Loan Bank stock, cash, due from banks, trust companies and The Co-operative Central Bank	9.74	9.69	9.79	9.74	9.72	9.65
Gross operating income to:						
Total assets (April closing)	4.53	4.46	4.23	4.23	4.19	4.10
Operating expenses to:						
Total assets (April closing)	.96	.97	.94	.94	.94	.91
Transfers from earnings to general reserves to:						
Capital liabilities (April closing)	.56	.62	.55	.57	.63	.65
AVERAGE DIVIDEND RATES PAID						
Serial shares	3.77	3.59	3.51	3.48	3.40	3.34
Paid-up share certificates	3.57	3.38	3.23	3.19	3.08	3.03
Savings share accounts	3.49	3.30	3.12	3.09	2.84	2.81
Dividend savings accounts	3.57	3.35	3.18	3.13	2.98	2.92

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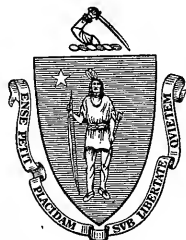
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Massachusetts. Bank Commissioner.	
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NORTHAMPTON, MASS.

WITHDRAWN

The Commonwealth of Massachusetts

DIVISION OF BANKS AND LOAN AGENCIES



Mass. Bank Commissioner

ANNUAL REPORT,

of the

COMMISSIONER OF BANKS

for the

Year Ending June 30, 1961

SECTION B

Relating to

CREDIT UNIONS

The Commonwealth of Massachusetts

DIVISION OF BANKS AND LOAN AGENCIES

150 CAUSEWAY STREET, BOSTON

Commissioner of Banks

EDWARD A. COUNIHAN, III

Deputy Commissioner of Banks

DANIEL J. O'CONNOR

Chief Director of Bank Examinations

PATRICK J. MOYNIHAN, C.P.A.

Director of Credit Union Examinations

CARL H. BAKER

Assistant Director of Credit Union Examinations

PAUL DONOVAN

Director of Research and Statistics

LAURIE A. EBACHER

General Counsel

JOHN P. CLAIR

1961

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The Commonwealth of Massachusetts

OFFICE OF THE COMMISSIONER OF BANKS
150 CAUSEWAY STREET, BOSTON
October 1, 1961

*To the Honorable Senate and House of Representatives
of the Commonwealth of Massachusetts:*

I have the honor of submitting to you herewith the annual report of the Commissioner of Banks relating to Credit Unions, pursuant to the provisions of General Laws, Chapter 167, Section 9.

The financial statements and miscellaneous statistical data incorporated herein pertaining to Credit Unions are for the fiscal year ending June 30, 1961.

Respectfully,

EDWARD A. COUNIHAN, III

Commissioner of Banks

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CREDIT UNIONS

The statistical information provided in the following review and in supporting schedules and composite statements, relates to the twelve-month period from July 1, 1960 to June 30, 1961, inclusive.

During the period ending June 30, 1961, five new credit unions began business, and thirteen entered into liquidation.

The following facts and figures present highlights of the composite financial condition of the credit unions on June 30, 1961 and changes effective during the previous twelve-month period.

Total Assets

On June 30, 1961 the 446 credit unions in operation had total assets of \$215,647,278 which represents an increase of \$15,696,086 or 7.85% over the figure of June 30, 1961.

Personal Loans

Personal loans to members which represent a major phase of the operations and objectives of credit unions chartered by the Commonwealth, continued the upward trend of prior years as the unsecured and partially secured classification rose approximately \$3,280,116 to the present outstanding balance of \$49,329,282 and the secured group increased \$3,105,210 to \$32,811,817. Together these two classifications comprise 38.09% of total assets at the present time.

Real Estate Loans

Holdings in real estate loans secured by first mortgages also continue to expand. The present outstanding balance of \$66,639,555 representing 30.90% of total assets reflects an increase of \$4,382,991 for the twelve-month period.

Investments in Bonds and Notes

Investments in bonds and notes, most of which are in U. S. Government obligations, decreased \$132,875 during the year. The present book value of \$26,121,156 or 12.11% of total assets continues to represent a substantial segment of these assets.

Other Investments

During the current twelve-month period, holdings in shares of cooperative banks decreased \$270,548 to a present total of \$12,645,514 and deposits in savings banks and in savings departments of trust companies and national banks increased \$2,424,837 to an outstanding balance of \$9,161,937. Investments in bank stocks increased \$658,582 to a total book figure of \$4,356,149 during the same period.

Cash on Hand and Due from Depository Banks

Uninvested assets represented by cash on hand and balances due from depository banks subject to check, increased \$2,061,253 during the year and the present combined total of \$9,806,522 equals 4.55% of total assets.

Shares and Deposits

Outstanding share capital increased \$15,245,402 or 9.39% during the year to a present balance of \$177,624,778, which is held by 423,698 members. Deposits including club accounts decreased \$1,877,644 to a total of \$8,630,886.

Capital Reserves

Reserves available for shrinkage and loss, as represented by the guaranty fund, undivided earnings, and the reserve fund, increased \$2,225,187 during the period and the present combined total of \$22,627,420 represents 10.49% of total assets.

CREDIT UNIONS WHICH COMMENCED BUSINESS BETWEEN
JULY 1, 1960 AND JUNE 30, 1961

Date Business Commenced	Name	Location
July 15, 1960	Marillac Credit Union	Boston
Dec. 22, 1960	I. O. S. O. I. Credit Union	Boston
Dec. 22, 1960	Luso-American Credit Union	Peabody
Dec. 22, 1960	Randolph Credit Union	Randolph
May 23, 1961	Clevite Transistor Employees Credit Union	Waltham

CREDIT UNIONS IN LIQUIDATION
BETWEEN JULY 1, 1960 AND JUNE 30, 1961, INCLUSIVE

Armour Fall River-New Bedford Credit Union, New Bedford*
 Armour Leather Credit Union, Boston*
 Bakers Local No. 45 Credit Union, Boston*
 Bon Marche Employees Credit Union, Lowell*
 Family Credit Union, Chelsea
 Fenway Credit Union, Boston*
 Friend Street Credit Union, Boston
 H & R Arms Employees Credit Union, Worcester
 Hazelwood Community Credit Union, Boston*
 Kirstein Leather Credit Union, Peabody*
 Korn Leather Employees Credit Union, Peabody*
 New Deal Credit Union, Everett
 North Adams Credit Union, North Adams*
 Roxbury Workmens Circle Credit Union, Boston*
 Spaulding Moss Employees Credit Union, Boston*
 Stoughton Credit Union, Stoughton
 Watertown Italian-American Credit Union, Watertown*
 Weavers Progressive Credit Union, Fall River
 Western Credit Union, Cambridge

*Commenced liquidation during the period covered by this report.

LEGISLATION ENACTED RELATING TO CREDIT UNIONS

ACTS OF 1960

<i>Chapter</i>	<i>Amendments to:</i>	<i>Description</i>
108	C. 46 of the Acts of 1945, s. 1, as amended by C. 249 of the Acts of 1959	Removing the time limitation for the making and acquiring of loans to veterans guaranteed by the Administrator of Veterans' Affairs.
223	G.L., c. 171, s. 27	Repealing the provision for the payment of a fee in connection with the late filing of certain reports to the Commissioner of Banks.
226	G.L., c. 167, s. 5	Further regulating the removal of certain officers for the violation of certain banking laws.
227	C. 216 of the Acts of 1932, s. 4, as amended by C. 266 of the Acts of 1950	Making permanent the Central Credit Union Fund, Inc., and further regulating the investments of its funds.
269	G.L., c. 167, new s. 18A	Regulating the advertising of anticipated interest or dividend rates.

ACTS OF 1961

294	G.L., c. 171, s. 20A, 29, 31	Establishing the Massachusetts Credit Union Share Insurance Corporation and providing for the establishment of a fund for the insurance of shares and deposits of members of credit unions chartered under the laws of the Commonwealth which become members of the corporation.
465	G.L., c. 167, new s. 57	Authorizing group life, accident and health or medical, surgical and hospital insurance for full-time salaried officers or employees or both.
533	G.L., c. 167, new d. 58	Authorizing the inclusion in certain real estate notes of provisions for periodic payments of premiums for fire insurance, mortgage credit insurance and estimated betterment assessments.

RULES AND REGULATIONS

The Commissioner of Banks promulgated no rules and regulations relating to credit unions during the period beginning July 1, 1960 and ending June 30, 1961.

CENTRAL CREDIT UNION FUND, INC.

The aggregate assets of this corporation which under the provisions of statute (Chapter 216, Acts of 1932 as amended), is owned and administered by those Massachusetts credit unions who voluntarily become members, amounted to \$753,856.28 at the close of business on June 30, 1961. The capital of the corporation is derived from the sale of shares to its members, and together with undistributed earnings, it provides a reserve fund which is available to the member credit unions through the medium of secured or unsecured loans, for temporary liquidity requirements. Under the statutes, the corporation may also borrow for the purpose of augmenting the reserve fund.

A detailed statement of condition of this corporation appears elsewhere in this report.

CREDIT UNION EMPLOYEES RETIREMENT ASSOCIATION

The Credit Union Employees Retirement Association was created under Chapter 509 of the Acts of 1948 as amended by Chapter 121 of the Acts of 1954 which is included in General Laws, Chapter 171, Section 31, for the purpose of providing pensions for eligible employees of participating credit unions, the Massachusetts CUNA Association, Inc., the Credit Union League of Massachusetts, Inc., and the Central Credit Union Fund, Inc., who retire on account of age or disability.

As of the present report, there are twenty-six member credit unions plus one association.

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Campello Credit Union	Brockton	19	52
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Chapman Valve Credit Union, The	Springfield	38	66
Cheney Bigelow Credit Union	Springfield	38	66
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Haverhill Italian American Credit Union	Haverhill	27	56
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Haverhill Postal Employees Credit Union	Haverhill	27	56
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Holyoke Teachers Credit Union	Holyoke	28	58
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Lapointe Employees Credit Union	Hudson	28	58	
Lawrence Credit Union	Lawrence	28	58	
Lawrence Firefighters Credit Union	Lawrence	28	58	
Lawrence Modern Credit Union	Lawrence	28	58	
Lawrence Postal Employees Credit Union	Lawrence	29	58	
Lawrence Teachers Credit Union	Lawrence	29	58	
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Leominster Credit Union	Leominster	29	58	
Leon E. Abbott Post No. 57 (3) Credit Union	Swampscott	39	66	
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Lombard Governor Credit Union	Ashland	10	46	
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Lowell Credit Union	Lowell	29	58	
Lowell Electric Light Employees Credit Union	Lowell	29	58	
Lowell EMSR Credit Union	Lowell	29	58	
Lowell Firemens Club Credit Union	Lowell	30	58	
Lowell Postal Employees Credit Union	Lowell	30	58	
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Lynn Credit Union	Lynn	30	58	
Lynn Independent Workmens Circle Credit Union	Lynn	30	60	
Lynn Municipal Employees Credit Union	Lynn	30	60	
Lynn Police Credit Union	Lynn	30	60	
Lynn Postal District Employees Credit Union	Lynn	30	60	
Lynn Teachers Credit Union	Lynn	30	60	
Maccabean Pythian Credit Union	Springfield	38	66	
Maccabee Credit Union	Boston	15	50	
Madison Credit Union	Chelsea	22	52	
Majestic Credit Union	Malden	31	60	
Malden City Employees Credit Union	Malden	31	60	
Malden G. & E. Employees Credit Union	Malden	31	60	
M and N Employees Credit Union	Norwood	34	62	
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Marillac Credit Union	Boston	15	50	
Marquette Credit Union	Winchendon	42	68	
Mascot Credit Union, The	Boston	15	50	
Maynard Consumers Credit Union	Maynard	32	60	
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Medford Municipal Employees Credit Union	Medford	32	60	
Medway Credit Union	Medway	32	60	
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Memorial Credit Union	Boston	15	50	
Merchemco Credit Union	Everett	24	54	
Middlesex Carnens Credit Union	Waltham	40	68	
Milford Credit Union	Milford	32	60	
Millbury Credit Union	Millbury	32	60	
Mitre Employees Credit Union	Bedford	10	46	
Mohliwer Credit Union	Boston	16	50	
Monsanto Plastics Credit Union	Springfield	38	66	
Moreland Credit Union	Boston	16	50	
Morgan Employees Credit Union	Worcester	42	70	
Morgan Memorial Credit Union	Boston	16	50	
Mortons Employees Credit Union	Boston	16	50	
Moulded Plastics Credit Union	Worcester	43	70	
MTA Employees Credit Union	Boston	16	50	
Mutual Credit Union	Boston	16	50	
Nablanko Credit Union	Holyoke	28	58	
Nashoba Credit Union	Groton	27	56	
Navy Building Credit Union	Boston	16	50	
Navy Yard Employees Credit Union	Boston	16	50	
Nedco Employees Credit Union	Somerville	37	66	
Nemasket Credit Union	Middleborough	32	60	
Neponset Credit Union	Walpole	40	68	

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New Bedford Gas & Edison Light Company Employees Credit Union	New Bedford	33	62
New Bedford Municipal Employees Credit Union	New Bedford	33	62
New Bedford Postal Employees Credit Union	New Bedford	33	62
Newburyport Credit Union	Newburyport	33	62
New Chelsea Credit Union	Chelsea	22	52
New Haven Railroad Employees Credit Union	Boston	16	50
Newton Municipal Credit Union	Newton	33	62
Newton Teachers Credit Union	Newton	34	62
Noddle Island Credit Union	Boston	16	50
Northern Massachusetts Telephone Workers Credit Union	Lowell	30	58
Northshore Credit Union	Salem	36	64
Norton Credit Union	Worcester	43	70
Norwood School Employees Credit Union	Norwood	34	62
Octane Credit Union	Everett	24	54
Olympia Credit Union	Haverhill	27	56
One-Twenty Credit Union	Boston	16	50
Orange Credit Union	Orange	34	62
Overland Credit Union	Boston	16	50
Perkins Gear Credit Union	West Springfield	41	68
P. F. S. Employees Credit Union	Chelmsford	21	52
Pittsfield G. E. Employees Credit Union	Pittsfield	35	64
Pittsfield Postal Employees Credit Union	Pittsfield	35	64
Pittsfield Teachers Credit Union	Pittsfield	35	64
Plan Credit Union	Boston	16	50
Plimpton Credit Union	Norwood	34	62
Plymouth Cordage Credit Union	Plymouth	35	64
Plymouth Rubber Credit Union	Canton	21	52
Pneumatic Credit Union	Quincy	35	64
Polish National Credit Union	Chicopee	22	54
Ponedeler Credit Union	Chelsea	22	52
Popular Credit Union	Peabody	35	64
Porter Employees Credit Union, The	Somerville	37	66
Powers Paper Employees Credit Union	Springfield	38	66
Prentiss Wire Credit Union	Holyoke	28	58
Presidents City Credit Union	Quincy	36	64
Press Radio Credit Union	New Bedford	33	62
Pressers Union Local 12 ILGWU Credit Union	Boston	16	50
Producers Dairy Employees Credit Union	Brockton	19	52
Produce Terminal Credit Union	Boston	17	50
Progressive Workmens Credit Union	Malden	31	60
Prospect Hill Presbyterian Credit Union	Lawrence	29	58
Pyrallart Employees Credit Union	Leominster	29	58
Quincy EMSR Credit Union	Quincy	36	64
Quincy Municipal Credit Union	Quincy	36	64
Quinwey Credit Union	Quincy	36	64
Railway Express Credit Union	Springfield	38	66
Randolph Credit Union	Randolph	36	64
Rantoul Credit Union	Beverly	11	46
Raytheon Employees Credit Union	Waltham	40	68
Redberry Credit Union	Boston	17	50
Revere Copper & Brass Employees Credit Union	New Bedford	33	62
Revere Firefighters Credit Union	Revere	36	64
Rex Credit Union	Boston	17	50
Rockland Credit Union	Rockland	36	64
Rockwood Sprinkler Employees Credit Union	Worcester	43	70
Roxbury Independent Credit Union	Boston	17	50
Rust Craft Credit Union	Dedham	23	54
Ruthco Credit Union	Newburyport	33	62
Safety Credit Union	Malden	31	60
St. Aidan's Credit Union	Brookline	20	52
St. Anne Credit Union	New Bedford	33	62
St. Anne's Credit Union	Fall River	24	54
St. Jean Baptiste Credit Union	Lynn	31	60
St. Joseph Credit Union of Salem	Salem	36	64
St. Mary's Parish Credit Union	Marlborough	31	60
Salem Credit Union	Salem	36	64
Salem Italian American Credit Union	Salem	37	64
Sales House Credit Union	Revere	36	64
Samson Cordage Employees Credit Union	Shirley	37	64
Saugus Credit Union	Saugus	37	64
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NAME	LOCATION	Pages	
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Security Employees Credit Union	Boston	17	50
Senco Credit Union	Fitchburg	25	56
Setco Credit Union	Springfield	38	66
Sharon Credit Union	Sharon	37	64
Shirley Credit Union	Revere	36	64
Simco Credit Union	Cambridge	21	52
Simonds Employees Credit Union	Fitchburg	25	56
Sisalkraft Credit Union	Attleboro	10	46
Social Service Credit Union	Boston	17	50
Somerset Community Credit Union	Somerset	37	66
Southbridge Credit Union	Southbridge	37	66
Southern Massachusetts Telephone Workers Credit Union	New Bedford	33	62
South Works Credit Union	Worcester	43	70
Spalding Employees Credit Union	Chicopee	23	54
Sprague Electric Credit Union	North Adams	34	62
Springfield Armory Credit Union	Springfield	39	66
Springfield FCA Employees Credit Union	Springfield	39	66
Springfield Franco-American Credit Union	Springfield	39	66
Springfield, Mass. Municipal Employees Credit Union	Springfield	39	66
Springfield, Mass. Post Office Employees Credit Union	Springfield	39	66
Springfield-Monarch Employees Credit Union	Springfield	39	66
Springfield Rendering Employees Credit Union	Chicopee	23	54
Springfield Street Railway Employees Credit Union	Springfield	39	66
Springfield Teachers Credit Union	Springfield	39	66
Square Deal Credit Union	Boston	17	50
State Employees Credit Union	Boston	17	50
Stetson Shoe Employees Credit Union	Weymouth	41	68
Swift Employees Credit Union	Cambridge	21	52
Sylvania Employees Credit Union	Salem	37	64
T & H Employees Credit Union	Boston	17	50
Taunton Postal Employees Credit Union	Taunton	39	66
Tecnifax Employees Credit Union	Holyoke	28	58
Telephone Workers Credit Union	Boston	17	50
Texco Credit Union	Chicopee	23	54
Thomson Credit Union	Franklin	26	56
Thriftway Credit Union	Boston	17	50
T. I. C. Employees Credit Union	Acton	10	46
Towle Employees Credit Union	Newburyport	33	62
Treasure Credit Union	Greenfield	26	56
T R I B Credit Union	Boston	17	50
Tri-City Credit Union	Fitchburg	25	56
United Credit Union	Lawrence	29	58
U.S.E. — Worcester Credit Union	Worcester	43	70
U-Strayco Credit Union	New Bedford	33	62
V. F. W. No. 2005 Credit Union	Marblehead	31	60
Victory Credit Union	Boston	17	50
Wales Mfg. Co. Employees Credit Union	Boston	18	50
Walnut Credit Union	Chelsea	22	52
Walpole Municipal Employees Credit Union	Walpole	40	68
Walter Baker Employees Credit Union	Boston	18	50
Waltham Municipal Employees Credit Union	Waltham	40	68
Waltham Teachers Credit Union	Waltham	40	68
Walworth Credit Union	Braintree	18	50
Wapico Credit Union	Everett	24	54
Wards Credit Union	Boston	18	50
Washburn Employees Credit Union	Worcester	43	70
Washington Credit Union	Boston	18	50
Watertown Municipal Credit Union	Watertown	41	68
Webster Credit Union	Webster	41	68
Welcome Credit Union	Boston	18	50
Welfare Credit Union	Boston	18	50
Wemelco Credit Union	Springfield	39	66
Westco Credit Union	Springfield	39	66
Western Massachusetts Telephone Workers Credit Union	Springfield	39	66
Westfield Polish-American Credit Union	Westfield	41	68
Westinghouse Employees Credit Union	Boston	18	50
West Lynn G. E. Employees Credit Union	Lynn	31	60
Westwood Credit Union	Westwood	41	68
Weymouth Town Employees Credit Union	Weymouth	42	68
White Credit Union	Quincy	36	64
Whitson Credit Union, The	Boston	18	50
Wick-Spring Employees Credit Union	Palmer	35	62

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Willimansett Credit Union	Chicopee	23	54
Winnisimmet Credit Union	Chelsea	22	52
W. M. W. Credit Union	Northbridge	34	62
Woburn Credit Union	Woburn	42	70
Wollaston Credit Union	Quincy	36	64
Worcester Fire Department Credit Union	Worcester	43	70
Worcester Gas Light Employees Credit Union	Worcester	43	70
Worcester Police Department Credit Union	Worcester	43	70
Worcester Polish Credit Union	Worcester	43	70
Worcester Postal Credit Union	Worcester	43	70
Worcester Public Works Credit Union	Worcester	43	70
Worcester Rendering Employees Credit Union	Auburn	10	46
Worcester Suburban Employees Credit Union	Hopedale	28	58
Worcester Teachers Credit Union	Millbury	32	60
Worcester Thompson Credit Union	Worcester	43	70
Worcester Wire Works Employees Credit Union	Worcester	44	70
Worcester Workmens Circle Credit Union	Worcester	44	70
Workers Credit Union	Fitchburg	25	56
Woven Hose Employees Credit Union	Cambridge	21	52
Zaslav Volin Credit Union	Boston	18	50

CREDIT UNIONS
SHOWING
NAMES OF PRESIDENT, TREASURER,
INCORPORATION DATE AND BUSINESS LOCATION
AS OF JUNE 30, 1961

ACTON

T. I. C. Employees Credit Union
Technology Instrument Corporation
 531 Main Street

Incorporated May 11, 1953

R. Q. Christensen, Jr. E. C. Vaillancourt
President *Treasurer*

Total Assets . . . \$124,884 55

ACUSHNET

Acushnet Process Employees Credit Union
Acushnet Process Sales Company
 Slocum Street

Incorporated October 1, 1941

E. P. Robbins Edward Powers
President *Treasurer*

Total Assets . . . \$368,108 88

AMESBURY

Amesbury Franco-American Credit Union
 32 Friend Street

Incorporated July 6, 1939

Antonio Roy E. A. Ouellet
President *Treasurer*

Total Assets . . . \$971,715 66

ASHLAND

Fenwal Credit Union
Fenwal Incorporated
 32 Pleasant Street

Incorporated June 21, 1945

E. J. Phair H. L. Bates
President *Treasurer*

Total Assets . . . \$224,012 22

Lombard Governor Credit Union
Lombard Governor Corporation
 Main Street

Incorporated September 27, 1957

G. L. Stone Mary E. McCormack
President *Treasurer*

Total Assets . . . \$34,869 85

ATHOL

Athol Credit Union
 513 Main Street

Incorporated July 7, 1930

M. M. Day J. R. Linehan
President *Treasurer*

Total Assets . . . \$4,610,866 64

ATTLEBORO

Attleboro Credit Union
 21 Park Street

Incorporated January 24, 1936

D. A. Tennant R. F. Crook
President *Treasurer*

Total Assets . . . \$83,717 37

Sisalkraft Credit Union

American Reinforced Paper Company
 55 Starkey Avenue

Incorporated April 10, 1934

R. W. Nelson Dorothy I. Sinclair
President *Treasurer*

Total Assets . . . \$209,220 95

AUBURN

Lodding Employees Credit Union
 Sword Street

Incorporated May 31, 1956

Israel Weisman Therese E. Adams
President *Treasurer*

Total Assets . . . \$67,034 60

Worcester Rendering Employees Credit Union

Worcester Rendering Company
 218 Southbridge Street

Incorporated August 1, 1934

E. F. Rider, Jr. F. W. White
President *Treasurer*

Total Assets . . . \$4,698 76

BARRE

Barwoolco Credit Union

The Barre Wool Combing Company, Ltd.
 Vernon Avenue

Incorporated August 15, 1946

C. W. Damon Dorothy E. Fleming
President *Treasurer*

Total Assets . . . \$323,279 95

BEDFORD

Mitre Employees Credit Union
 Route 62

Incorporated May 5, 1959

H. W. Hodgdon R. C. Arsenault
President *Treasurer*

Total Assets . . . \$275,596 72

BEVERLY**Beverly Investment Credit Union**
39 Bow Street

Incorporated December 2, 1913

Philip Rubinstein William Rubinstein
President *Treasurer*

Total Assets . . . \$51,681 54

Beverly Municipal Credit Union
234 Cabot Street

Incorporated May 7, 1952

G. D. Dawson J. S. Day
President *Treasurer*

Total Assets . . . \$302,785 04

Rantoul Credit Union
401 Rantoul Street

Incorporated May 21, 1957

J. F. Condon W. W. Burgess, Jr.
President *Treasurer*

Total Assets . . . \$88,055 72

BILLERICA**Lowell Rendering Employees Credit Union**
Lowell Rendering Company
Woburn Street

Incorporated June 27, 1934

I. J. Patterson S. P. Robertson
President *Treasurer*

Total Assets . . . \$22,660 93

BOSTON**Allis-Chalmers Credit Union**
Allis-Chalmers Manufacturing Company
1344 Hyde Park Avenue
(Hyde Park District)

Incorporated April 15, 1930

Louis Maloof Edith M. Flansbury
President *Treasurer*

Total Assets . . . \$213,379 37

Alpha Credit Union
New England Deaconess Hospital
185 Pilgrim Road

Incorporated March 25, 1942

W. C. Fisher Beryl B. Paine
President *Treasurer*

Total Assets . . . \$42,481 24

American Chapels Credit Union
5 Winthrop Square

Incorporated April 30, 1927

F. D. Arcari Grace R. Pontuso
President *Treasurer*

Total Assets . . . \$367,487 20

Armour-Chamberlain Credit Union
301 Southampton Street

Incorporated November 3, 1958

A. A. Levenson J. W. Bradbury
President *Treasurer*

Total Assets . . . \$116,308 48

B. C. G. Employees Credit Union
Boston Consolidated Gas Company
Room 511
100 Arlington Street

Incorporated January 16, 1931

J. H. Clark J. T. Kilroy
President *Treasurer*

Total Assets . . . \$869,995 83

Ber Ditcher Credit Union
1165 Blue Hill Avenue
(Dorchester District)

Incorporated December 6, 1926

Samuel Goff Max Greenspoon
President *Treasurer*

Total Assets . . . \$25,285 45

B L H Employees Credit Union
The Boston Lying-in Hospital
221 Longwood Avenue

Incorporated May 7, 1952

M. Elizabeth Cheney Katherine C. Hough
President *Treasurer*

Total Assets . . . \$206,074 29

Blue Hill Credit Union
1151 Blue Hill Avenue
(Dorchester District)

Incorporated January 3, 1921

M. D. Sheinkopf M. H. Finkel
President *Treasurer*

Total Assets . . . \$7,485,429 14

Borisaver Credit Union
1008 Blue Hill Avenue
(Dorchester District)

Incorporated January 24, 1927

Benjamin Raskind Harry Pearlman
President *Treasurer*

Total Assets . . . \$71,790 00

BOSTON**Boston American Composing Room Credit Union**
Boston American
5 Winthrop Square

Incorporated February 6, 1929

J. J. Hunt
*President***J. J. Dowd**
Treasurer

Total Assets . . . \$30,013 63

Boston & Albany Employees Credit Union
Room 223
South Station

Incorporated December 1, 1928

R. G. Henderson
*President***A. S. Plimpton**
Treasurer

Total Assets . . . \$2,627,226 52

Boston & Maine Railroad Employees Credit Union
150 Causeway Street

Incorporated February 26, 1915

F. J. Tague
*President***C. H. Spinney**
Treasurer

Total Assets . . . \$2,136,915 45

Boston Arbeiter Ring Credit Union
7 Beach Street

Incorporated January 26, 1938

Benjamin Kaplan
*President***Abraham Shapiro**
Treasurer

Total Assets . . . \$47,476 34

Boston Edison Employees Credit Union
3 Head Place

Incorporated December 30, 1940

H. R. Sanford
*President***J. A. Galvin**
Treasurer

Total Assets . . . \$2,067,626 90

Boston Firefighters Credit Union
120 Boylston Street

Incorporated November 25, 1947

F. E. Cosgrove
*President***T. J. McGonagle**
Treasurer

Total Assets . . . \$1,601,919 04

Boston I. R. A. Employees Credit Union
Internal Revenue Agent
55 Tremont Street
Room 301

Incorporated May 29, 1957

Charles Krager
*President***J. J. Sullivan**
Treasurer

Total Assets . . . \$34,712 34

Boston Post Office Employees Credit Union
Room 226A
Federal Building

Incorporated March 10, 1924

G. A. Brady
*President***J. E. Lonergan**
Treasurer

Total Assets . . . \$1,260,682 50

Boston Progressive Credit Union
1079 Tremont Street
(Roxbury District)

Incorporated December 29, 1929

O. A. Jordan
*President***L. F. Hewitt**
Treasurer

Total Assets . . . \$960,901 62

Boston Railway Mail Employees Credit Union
Room 526
Post Office Building

Incorporated April 15, 1930

J. S. Valkevich
*President***J. E. Lane**
Treasurer

Total Assets . . . \$119,750 54

Boston Shell Credit Union
Shell Oil Company
441 Stuart Street

Incorporated January 30, 1942

G. R. Smith
*President***E. F. Jones**
Treasurer

Total Assets . . . \$169,170 54

Boston Taxi Drivers Association Credit Union
335 Massachusetts Avenue

Incorporated July 25, 1952

Harry Wiseman
*President***Harold Rosenfield**
Treasurer

Total Assets . . . \$8,398 12

Boston University Employees Credit Union
226 Bay State Road

Incorporated May 7, 1952

E. J. Burt, Jr.
*President***E. F. Wilder**
Treasurer

Total Assets . . . \$339,078 39

Boston USCSC Employees Credit Union
First U. S. Civil Service Commission
1003 Post Office and Courthouse Building

Incorporated September 27, 1949

Harry Grossman
*President***J. F. Conway**
Treasurer

Total Assets . . . \$59,819 81

Brighton-Allston Credit Union
159 Harvard Avenue
(Allston District)

Incorporated January 25, 1950

Max Lefkowitz Abraham Gilman
President *Treasurer*

Total Assets \$60,806 64

Cabot Boston Credit Union
Godfrey L. Cabot, Incorporated
125 High Street

Incorporated October 1, 1941

P. P. Foley W. M. Friend
President *Treasurer*

Total Assets \$341,223 45

City Credit Union
1099 Blue Hill Avenue
(Dorchester District)

Incorporated June 18, 1936

H. H. Levine Morris Thompson
President *Treasurer*

Total Assets \$68,062 35

City of Boston Employees Credit Union
37 City Hall
School Street

Incorporated November 5, 1915

M. A. Fulton H. T. Kenney
President *Treasurer*

Total Assets \$2,052,904 69

Colonial Employees Credit Union
1100 Massachusetts Avenue

Incorporated January 13, 1940

E. P. Luosey Nell Braen
President *Treasurer*

Total Assets \$60,693 48

Columbus Credit Union
300 Harrison Avenue

Incorporated April 27, 1935

Edward Egan Irving Cutler
President *Treasurer*

Total Assets \$24,272 72

Consumers Credit Union
66A Berkeley Street

Incorporated October 8, 1957

Alberta T. Burke M. G. Scanzio
President *Treasurer*

Total Assets \$103,505 07

Corenco Employees Credit Union
Consolidated Rendering Company
178 Atlantic Avenue

Incorporated May 29, 1934

H. H. Hodges Ada D. Hitchins
President *Treasurer*

Total Assets \$6,715 05

Dorchester Credit Union
2075 Dorchester Avenue
(Dorchester District)

Incorporated April 7, 1955

D. F. Sheehan, Jr. L. F. O'Donnell
President *Treasurer*

Total Assets \$7,538 08

Dorchester Browning Credit Union
1165 Blue Hill Avenue
(Dorchester District)

Incorporated April 2, 1938

Samuel Spector Barnet Bresnick
President *Treasurer*

Total Assets \$66,471 83

Eaton Credit Union
1008 Blue Hill Avenue
(Dorchester District)

Incorporated November 23, 1926

Joseph Price B. M. Reisman
President *Treasurer*

Total Assets \$101,948 65

Emblem Credit Union
W. F. Schrafft & Sons Corporation
529 Main Street
(Charlestown District)

Incorporated December 24, 1935

W. F. Maier G. G. Phair
President *Treasurer*

Total Assets \$116,336 07

Federal Credit Union
1165 Blue Hill Avenue
(Dorchester District)

Incorporated November 3, 1926

Joseph Gray Solomon Pollack
President *Treasurer*

Total Assets \$124,841 66

Federation Credit Union
157 Federal Street

Incorporated October 8, 1954

D. R. Hurley J. M. Murphy
President *Treasurer*

Total Assets \$86,737 55

BOSTON**Filene Credit Union**
426 Washington Street

Incorporated October 21, 1921

F. P. Ring
*President*M. A. Cohen
Treasurer

Total Assets . . . \$1,041,578 50

Firefundic Credit Union
Firemen's Fund Insurance Company
10 Post Office Square

Incorporated February 29, 1940

Claire M. Crowley
*President*E. A. Bragdon
Treasurer

Total Assets . . . \$26,072 96

Forty Associates Credit Union
25 Elm Hill Park
(Roxbury District)

Incorporated November 30, 1926

Gabriel Cohen
*President*Herbert Coleman
Treasurer

Total Assets . . . \$74,760 20

The Franklin Aid Credit Union
1165 Blue Hill Avenue
(Dorchester District)

Incorporated October 26, 1926

M. L. Cohen
*President*M. L. Stone
Treasurer

Total Assets . . . \$34,846 59

The Friendship Credit Union
1115 Blue Hill Avenue
(Dorchester District)

Incorporated December 16, 1926

Samuel Nelson
*President*S. H. Plotkin
Treasurer

Total Assets . . . \$70,295 77

Geneva Credit Union
1218 Blue Hill Avenue
(Mattapan District)

Incorporated November 6, 1926

Louis Bush
*President*Stanley Finkel
Treasurer

Total Assets . . . \$49,734 14

Gilco Credit Union
Gilchrist Company
417 Washington Street

Incorporated July 11, 1914

T. E. Keating
*President*W. N. Smith
Treasurer

Total Assets . . . \$112,897 52

Glenway Credit Union
1165 Blue Hill Avenue
(Dorchester District)

Incorporated March 24, 1927

Paul Machlin
*President*J. J. Greenberg
Treasurer

Total Assets . . . \$6,248 65

Glodel Credit Union
135 Morrissey Boulevard

Incorporated March 17, 1955

C. F. Jennings
*President*J. J. Spack
Treasurer

Total Assets . . . \$36,784 81

Gulf Boston Credit Union
Room 536
Park Square Building

Incorporated August 5, 1940

A. A. Kaupinis
*President*R. E. Danielson
Treasurer

Total Assets . . . \$76,707 50

Harbor Village Credit Union
375 Old Colony Avenue
(South Boston District)

Incorporated April 1, 1940

W. T. Murphy
*President*Josephine E. Murphy
Treasurer

Total Assets . . . \$25,002 57

Harmony Credit Union
3 Bennington Street
(East Boston District)

Incorporated March 17, 1927

Arthur Stern
*President*Robert Fisher
Treasurer

Total Assets . . . \$16,183 28

Harold Credit Union
1165 Blue Hill Avenue
(Dorchester District)

Incorporated November 3, 1926

Abraham Olansky
*President*L. D. Kessler
Treasurer

Total Assets . . . \$291,539 09

The Herald-Traveler Employees Credit Union
300 Harrison Avenue

Incorporated July 22, 1926

A. E. Vytal
*President*J. J. O'Brien
Treasurer

Total Assets . . . \$166,189 98

Hillside Credit Union
1694 Commonwealth Avenue
(Brighton District)

Incorporated October 25, 1926

Louis Brown
President

M. H. Role
Treasurer

Total Assets . . . \$662,184 21

Howard Credit Union
766 Blue Hill Avenue
(Dorchester District)

Incorporated October 29, 1926

E. B. Clark
President

Morris Tonkin
Treasurer

Total Assets . . . \$109,919 33

Howco Credit Union
A. T. Howard Company
10 Blandford Street

Incorporated February 12, 1930

Robert Brown
President

R. H. Bilodeau
Treasurer

Total Assets . . . \$21,859 48

Humboldt Credit Union
1218 Blue Hill Avenue
(Mattapan District)

Incorporated October 28, 1926

Joseph Rosenberg
President

Nathan Barron
Treasurer

Total Assets . . . \$140,134 64

The Industrial Credit Union
270 Boylston Street

Incorporated November 23, 1910

Mary H. Tolman
President

J. J. Campana
Treasurer

Total Assets . . . \$1,016,337 45

I. O. S. O. I. Credit Union
215 Hanover Street

Incorporated October 31, 1960

J. V. Ferrino
President

Paolo DiCalogero
Treasurer

Total Assets . . . \$6,476 17

Jamaica Plain Credit Union
48 Priesing Street
(Jamaica Plain District)

Incorporated October 18, 1926

Abraham Braverman
President

G. N. Cohen
Treasurer

Total Assets . . . \$21,859 56

Liberal Credit Union
1165 Blue Hill Avenue
(Dorchester District)

Incorporated November 5, 1926

Benjamin Klebanow
President

Philip Garber
Treasurer

Total Assets . . . \$33,855 94

Liberty Credit Union
618 Blue Hill Avenue
(Dorchester District)

Incorporated September 29, 1926

I. E. Paretsky
President

Samuel Rachlis
Treasurer

Total Assets . . . \$248,712 09

Lord Beaconsfield Credit Union
654 Blue Hill Avenue
(Dorchester District)

Incorporated November 12, 1913

F. M. Cooper
President

Max Shlifer
Treasurer

Total Assets . . . \$286,190 28

Maccabee Credit Union
646 Warren Street
(Roxbury District)

Incorporated August 23, 1949

H. L. Silva
President

Aaron Chalfin
Treasurer

Total Assets . . . \$82,249 19

Marillac Credit Union
90 Cushing Avenue
(Dorchester District)

Incorporated April 28, 1960

R. D. Groves
President

J. J. Dineen
Treasurer

Total Assets . . . \$17,143 05

The Mascot Credit Union
1115 Blue Hill Avenue
(Dorchester District)

Incorporated November 18, 1926

J. I. Packer
President

David Kaiser
Treasurer

Total Assets . . . \$181,570 76

Memorial Credit Union
766 Blue Hill Avenue
(Dorchester District)

Incorporated March 13, 1941

Jack Stearns
President

Al Berg
Treasurer

Total Assets . . . \$75,854 17

BOSTON**Mohliver Credit Union**
1165 Blue Hill Avenue
(Dorchester District)

Incorporated October 18, 1926

Albert Levitt <i>President</i>	Abraham Aserkoff <i>Treasurer</i>
Total Assets	\$204,809 44

Moreland Credit Union
766 Blue Hill Avenue
(Dorchester District)

Incorporated October 27, 1952

Selwyn Cohen <i>President</i>	Ruben Weiner <i>Treasurer</i>
Total Assets	\$65,705 23

Morgan Memorial Credit Union
85 Shawmut Avenue

Incorporated July 8, 1937

Joseph Costa <i>President</i>	R. E. Everest <i>Treasurer</i>
Total Assets	\$25,448 18

Mortons Employees Credit Union
Morton's Incorporated
89 Causeway Street

Incorporated January 21, 1949

Ervin Halpern <i>President</i>	Sara R. Frager <i>Treasurer</i>
Total Assets	\$56,151 32

MTA Employees Credit Union
31 St. James Avenue

Incorporated January 24, 1936

T. P. Hines <i>President</i>	T. F. Spelman <i>Treasurer</i>
Total Assets	\$3,756,514 42

Mutual Credit Union
618 Blue Hill Avenue
(Dorchester District)

Incorporated October 22, 1926

Michael Becker <i>President</i>	Bernard Kolman <i>Treasurer</i>
Total Assets	\$33,825 77

Navy Building Credit Union
495 Summer Street

Incorporated January 11, 1954

Joseph Witkum <i>President</i>	P. F. Schelfhaudt <i>Treasurer</i>
Total Assets	\$237,845 63

Navy Yard Employees Credit Union
Building No. 32
Boston Naval Shipyard
(Charlestown District)

Incorporated December 28, 1939

A. F. Lynch <i>President</i>	S. I. Rosenthal <i>Treasurer</i>
Total Assets	\$968,296 47

New Haven Railroad Employees Credit Union
Room 233
South Station

Incorporated January 4, 1939

W. E. Christie <i>President</i>	L. S. Cushman <i>Treasurer</i>
Total Assets	\$7,757,214 04

Noddle Island Credit Union
16 Central Square
(East Boston District)

Incorporated March 30, 1927

A. F. Reddy <i>President</i>	Julius Stone <i>Treasurer</i>
Total Assets	\$896,691 80

One-Twenty Credit Union
40 Green Street
(Jamaica Plain District)

Incorporated September 16, 1949

E. F. Cosgrove <i>President</i>	F. B. Seitz, Jr. <i>Treasurer</i>
Total Assets	\$99,453 24

Overland Credit Union
S. S. Pierce Company
133 Brookline Avenue

Incorporated June 4, 1940

C. F. Curran <i>President</i>	Anna N. Habelow <i>Treasurer</i>
Total Assets	\$172,952 03

Plan Credit Union
Blue Cross
133 Federal Street

Incorporated May 16, 1946

J. C. O'Kane <i>President</i>	J. W. Wilson <i>Treasurer</i>
Total Assets	\$215,434 55

Pressers Union Local 12 ILGWU Credit Union
33 Harrison Avenue

Incorporated August 31, 1953

Saul Wallace <i>President</i>	Lou Plotkin <i>Treasurer</i>
Total Assets	\$70,219 09

Produce Terminal Credit Union
Room 257
Boston Market Terminal Building

Incorporated July 27, 1955

Max Kaplan
President

P. N. Stevenson
Treasurer

Total Assets . . . \$65,748 17

Redberry Credit Union
2 Frost Avenue
(Dorchester District)

Incorporated December 11, 1945

R. E. Bowes
President

D. J. Keough
Treasurer

Total Assets . . . \$32,250 72

Rex Credit Union
Railway Express Agency, Incorporated
710 Atlantic Avenue

Incorporated March 11, 1929

H. A. McIsaac
President

Michael Lottero
Treasurer

Total Assets . . . \$320,016 27

Roxbury Independent Credit Union
1115 Blue Hill Avenue
(Dorchester District)

Incorporated October 5, 1926

George Merlin
President

R. M. Freedman
Treasurer

Total Assets . . . \$130,959 24

Seaver Credit Union
101 Crawford Street
(Roxbury District)

Incorporated January 24, 1927

Morris Chartkoff
President

Joseph Greenberg
Treasurer

Total Assets . . . \$43,682 92

Security Employees Credit Union
Social Security Administration
120 Boylston Street

Incorporated January 3, 1940

S. P. Harman
President

Myrtle H. McCoy
Treasurer

Total Assets . . . \$181,651 70

Social Service Credit Union
39 North Bennet Street

Incorporated August 19, 1921

E. M. Reppucci
President

Vito Comperchio
Treasurer

Total Assets . . . \$1,844,492 77

Square Deal Credit Union
1008 Blue Hill Avenue
(Dorchester District)

Incorporated January 11, 1950

J. S. Sibulkin
President

Isaac Temkin
Treasurer

Total Assets . . . \$34,561 85

State Employees Credit Union
115 State House

Incorporated April 4, 1921

A. M. Southwick
President

E. W. Towne
Treasurer

Total Assets . . . \$1,035,070 60

T & H Employees Credit Union
892 River Street
(Hyde Park District)

Incorporated March 23, 1954

J. F. Flaherty
President

A. M. Brown
Treasurer

Total Assets . . . \$82,444 16

Telephone Workers Credit Union
50 Oliver Street

Incorporated March 3, 1917

J. R. McLeish
President

E. J. Simonian
Treasurer

Total Assets . . . \$6,142,702 70

Thriftway Credit Union
Greater Boston Community Fund
14 Somerset Street

Incorporated March 4, 1947

Gertrude V. Carvalho
President

Verna B. Leighton
Treasurer

Total Assets . . . \$11,949 53

T R I B Credit Union
Treasury Revenue Intelligence Boston
Room 947
55 Tremont Street

Incorporated August 10, 1953

F. X. McManama
President

F. J. McGinn
Treasurer

Total Assets . . . \$79,615 07

Victory Credit Union
1879 Dorchester Avenue
(Dorchester District)

Incorporated December 7, 1926

Falk Nathan
President

Israel Glick
Treasurer

Total Assets . . . \$45,947 85

BOSTON**Wales Mfg. Co. Employees Credit Union**
307 Centre Street
(Jamaica Plain District)

Incorporated November 8, 1955

Maurice Pressman J. C. Lewis
President Treasurer

Total Assets . . . \$32,158 87

Walter Baker Employees Credit Union
1175 Washington Street
(Dorchester District)

Incorporated May 8, 1941

S. F. Diamond A. L. Preston
President Treasurer

Total Assets . . . \$514,436 48

Wards Credit Union
57 Franklin Street

Incorporated December 24, 1935

R. F. Warner Edward Singer
President Treasurer

Total Assets . . . \$49,191 67

Washington Credit Union
1165 Blue Hill Avenue
(Dorchester District)

Incorporated October 15, 1926

Abraham Bikofsky Samuel Bachman
President Treasurer

Total Assets . . . \$115,342 67

Welcome Credit Union
68 Seaverns Avenue
(Jamaica Plain District)

Incorporated September 25, 1958

Lawrence Deletetsky J. P. Kohan
President Treasurer

Total Assets . . . \$9,195 84

Welfare Credit Union
1165 Blue Hill Avenue
(Dorchester District)

Incorporated January 12, 1927

Morris Berman Edward Weinstein
President Treasurer

Total Assets . . . \$62,213 29

Westinghouse Employees Credit Union
61 Neponset Avenue
(Hyde Park District)

Incorporated March 23, 1954

E. C. Picard J. W. Kelleher
President Treasurer

Total Assets . . . \$27,484 18

The Whitson Credit Union
Whiting Milk Company
556 Rutherford Avenue
(Charlestown District)

Incorporated March 5, 1915

F. D. Bryson L. B. Gretter
President Treasurer

Total Assets . . . \$269,807 31

Zaslav Volin Credit Union
1165 Blue Hill Avenue
(Dorchester District)

Incorporated October 26, 1926

Samuel Butkovitz Max Nimoy
President Treasurer

Total Assets . . . \$78,540 30

BRAINTREE**Walworth Credit Union**
1515 Washington Street
(South Braintree District)

Incorporated June 4, 1921

C. B. Platka, Jr. J. S. Borden
President Treasurer

Total Assets . . . \$79,468 12

BRIDGEWATER**Bridgewater Credit Union**
72 Main Street

Incorporated September 3, 1941

Frank Smudin R. F. King
President Treasurer

Total Assets . . . \$940,374 12

BROCKTON**Barbourwelt Credit Union**
932 North Montello Street

Incorporated February 12, 1930

L. G. Gifford H. A. Motta
President Treasurer

Total Assets . . . \$36,659 36

Brockton Credit Union
68 Legion Parkway

Incorporated March 27, 1917

C. A. Mullins R. N. Tarlow
President *Treasurer*

Total Assets . . . \$2,821,022 32

Brockton Brotherhood Credit Union
391 Main Street

Incorporated April 1, 1936

Herbert Briggs Joseph Cohen
President *Treasurer*

Total Assets . . . \$717,251 13

Brockton EMSR Credit Union
Eastern Massachusetts Street Railway
Company
1442 Main Street

Incorporated January 3, 1940

T. H. Hunter Lionel Lanoue
President *Treasurer*

Total Assets . . . \$93,866 73

Brockton Firemens Credit Union
42 Pleasant Street

Incorporated July 27, 1934

L. F. Lynch J. H. Lamontagne
President *Treasurer*

Total Assets . . . \$169,487 86

Brockton Postal Employees Credit Union
43 Crescent Street

Incorporated January 5, 1923

L. H. Volta C. W. Ham
President *Treasurer*

Total Assets . . . \$153,185 75

Brockton Taunton Gas Employees Credit Union
54 Main Street

Incorporated October 13, 1926

H. A. Ball Doris Mackenzie
President *Treasurer*

Total Assets . . . \$123,760 16

Campello Credit Union
20 Nilsson Street

Incorporated July 16, 1928

A. L. Cedergren Gladys A. Swanson
President *Treasurer*

Total Assets . . . \$136,857 31

The Crescent Credit Union
25 Crescent Street

Incorporated June 18, 1919

A. B. Yaffe David Silverstein
President *Treasurer*

Total Assets . . . \$3,211,609 95

Edico Credit Union
Edison Electric Illuminating Company of
Brockton
36 Main Street

Incorporated May 29, 1936

M. D. Stevens Leland Hayden
President *Treasurer*

Total Assets . . . \$285,006 83

Lafayette Credit Union
183 Court Street

Incorporated June 23, 1938

G. N. Perron L. L. LaBarre
President *Treasurer*

Total Assets . . . \$359,273 62

Producers Dairy Employees
735 Belmont Street

Incorporated October 3, 1957

R. V. Butler E. J. Naves
President *Treasurer*

Total Assets . . . \$18,802 19

BROOKLINE**Brookline Municipal Credit Union**
334 Washington Street

Incorporated August 2, 1946

A. A. O'Shea W. H. Burke
President *Treasurer*

Total Assets . . . \$1,908,468 35

BROOKLINE**Longwood Credit Union**
387 Harvard Street

Incorporated October 6, 1950

Bernard Gardner
*President*Jacob Gopen
Treasurer

Total Assets . . . \$217,269 20

St. Aidan's Credit Union
20 Jamaica Road

Incorporated March 2, 1939

F. J. Logue
*President*Mary A. Cadman
Treasurer

Total Assets . . . \$7,077 49

CAMBRIDGE**Bay State Credit Union**
759 Massachusetts Avenue

Incorporated January 28, 1960

J. J. Dwyer
*President*J. A. DeVincentis
Treasurer

Total Assets . . . \$725,475 18

Cambridge Credit Union
1348 Cambridge Street

Incorporated November 5, 1926

C. V. Macarelli
*President*L. M. Beggelman
Treasurer

Total Assets . . . \$24,531 28

Cambridge Portuguese Credit Union
1348 Cambridge Street

Incorporated March 2, 1928

J. G. Loja
*President*Joseph Abreu
Treasurer

Total Assets . . . \$850,643 89

Cambridge Utilities Employees Credit Union
671 Massachusetts Avenue

Incorporated January 26, 1933

William Paterson
*President*P. W. Poor
Treasurer

Total Assets . . . \$227,461 73

Central Credit Union
221 Hampshire Street

Incorporated April 27, 1921

Frances Rubin
*President*Esther Melnick
Treasurer

Total Assets . . . \$30,114 45

C T C Credit Union
445 Concord Avenue

Incorporated May 29, 1952

Mary J. Keane
*President*W. F. O'Connell
Treasurer

Total Assets . . . \$102,553 39

Darex Credit Union
Dewey & Almy Chemical Company
62 Whittemore Avenue

Incorporated September 10, 1937

A. E. Thibault
*President*T. F. Foster
Treasurer

Total Assets . . . \$407,563 23

Eamco Credit Union
Elliot Addressing Machine Company
143 Albany Street

Incorporated May 16, 1949

J. F. Cummings
*President*E. K. Carr, Jr.
Treasurer

Total Assets . . . \$94,038 63

Eastern Credit Union
General Ice Cream Corporation
183 Cambridge Street

Incorporated February 15, 1937

J. M. O'Donnell
*President*Else P. Rommelfanger
Treasurer

Total Assets . . . \$60,125 12

Elm Credit Union
1012 Cambridge Street

Incorporated November 5, 1926

Philip Jacobson
*President*Abraham Fooks
Treasurer

Total Assets . . . \$85,038 82

Harvard University Employees Credit Union
Grays Hall Basement

Incorporated July 14, 1947

D. L. Wright
*President*V. H. Tarr
Treasurer

Total Assets . . . \$2,136,926 29

Inman Credit Union
1348 Cambridge Street

Incorporated October 28, 1926

Harry Sidell
*President*E. J. Gordon
Treasurer

Total Assets . . . \$29,514 41

M B CO Credit Union
Macalaster Bicknell Company
 243 Broadway

Incorporated October 14, 1954

John Arruda F. J. Beucler
President *Treasurer*

Total Assets . . . \$27,370 18

Simco Credit Union
Simplex Wire & Cable Company
 79 Sidney Street

Incorporated July 12, 1948

P. E. Whittier A. T. Lyne
President *Treasurer*

Total Assets . . . \$561,171 47

Swift Employees Credit Union
 165 Gore Street

Incorporated May 15, 1959

T. P. O'Connor Edward Azar
President *Treasurer*

Total Assets . . . \$136,156 11

Woven Hose Employees Credit Union
Boston Woven Hose & Rubber Company
 29 Hampshire Street

Incorporated March 5, 1947

A. J. Ales J. P. Duarte
President *Treasurer*

Total Assets . . . \$137,008 29

CANTON

Plymouth Rubber Credit Union
 Revere Street

Incorporated May 13, 1955

R. W. Pugh Edith Evans
President *Treasurer*

Total Assets . . . \$111,846 33

CHELMSFORD

P. F. S. Employees Credit Union
 30 Littleton Road

Incorporated October 5, 1959

Leo Kahn E. F. Goggin
President *Treasurer*

Total Assets . . . \$11,393 68

CHELSEA

American Independent Credit Union
 113 Hawthorne Street

Incorporated October 19, 1926

Barnet Mack Benjamin Glassman
President *Treasurer*

Total Assets . . . \$41,850 58

Atlantic Credit Union
 8A Central Street

Incorporated August 1, 1939

A. M. Gillman Louis Brooks
President *Treasurer*

Total Assets . . . \$101,383 85

Benjamin Franklin Credit Union
 20 Washington Avenue

Incorporated October 13, 1926

Leo Black Israel Indeck
President *Treasurer*

Total Assets . . . \$281,591 31

Carmel Credit Union
 477 Broadway

Incorporated November 27, 1926

Isadore Cutler Aaron Coburn
President *Treasurer*

Total Assets . . . \$2,502,647 90

Chestnut Credit Union
 113 Hawthorne Street

Incorporated November 2, 1926

D. S. Miller Samuel Gross
President *Treasurer*

Total Assets . . . \$47,357 05

Congress Credit Union
 4 Washington Avenue

Incorporated November 17, 1926

J. J. Schneider Israel Zamansky
President *Treasurer*

Total Assets . . . \$35,272 57

Continental Credit Union
 56 Washington Avenue

Incorporated July 15, 1927

L. N. Levine Morris Cohen
President *Treasurer*

Total Assets . . . \$127,266 44

CHELSEA**Independent Credit Union
65 Washington Avenue**

Incorporated October 18, 1926

A. N. Kaufman
*President*Murray Banks
Treasurer

Total Assets \$86,807 89

**Jogues Credit Union
800 Broadway**

Incorporated March 22, 1940

A. M. LeClair
*President*A. J. Arsenaault
Treasurer

Total Assets \$59,035 07

**Judaeen Credit Union
131 Hawthorne Street**

Incorporated December 13, 1926

J. J. Tutun
*President*Hyman Silverman
Treasurer

Total Assets \$68,087 06

**Madison Credit Union
19 Woodlawn Avenue**

Incorporated October 1, 1941

Michael DiNofrio
*President*Luigi Iacoviello
Treasurer

Total Assets \$48,876 05

**New Chelsea Credit Union
191 Winnisimmet Street**

Incorporated July 31, 1934

Sol Glazer
*President*George Cashman
Treasurer

Total Assets \$563,079 61

**Ponedeler Credit Union
65 Washington Avenue**

Incorporated October 13, 1926

Benjamin Alpert
*President*Samuel Stillman
Treasurer

Total Assets \$54,996 99

**Walnut Credit Union
417 Broadway**

Incorporated October 6, 1926

Abraham Shlager
*President*N. W. Westerman
Treasurer

Total Assets \$51,401 58

**Winnisimmet Credit Union
272 Broadway**

Incorporated October 13, 1920

Louis Wiseman
*President*Israel Sklar
Treasurer

Total Assets \$331,526 71

CHICOPEE**Aldenville Credit Union
454 Grattan Street
(Chicopee Falls District)**

Incorporated August 18, 1939

T. A. Laramée
*President*A. J. Deslauriers
Treasurer

Total Assets \$881,681 59

**Chicopee Teachers Credit Union
High School
Front Street**

Incorporated June 20, 1934

F. P. Rogowski
*President*M. L. Harris
Treasurer

Total Assets \$25,540 04

**Dairy Credit Union
80 First Avenue****Massachusetts Industrial Park
(Chicopee Falls District)**

Incorporated February 13, 1939

J. M. Modlish
*President*S. J. Mikuski
Treasurer

Total Assets \$47,155 41

**F. W. Sickles Employees Credit Union
165 Front Street**

Incorporated January 10, 1941

W. F. Ham
*President*J. B. FitzGerald, Jr.
Treasurer

Total Assets \$501,183 01

**Polish National Credit Union
223 Exchange Street**

Incorporated July 19, 1921

S. A. Berestka
*President*A. J. Golen
Treasurer

Total Assets \$4,000,482 77

Spalding Employees Credit Union
A. G. Spalding & Brothers, Incorporated
 Meadow Street

Incorporated September 10, 1937

E. X. Pelletier
President

R. N. Russell
Treasurer

Total Assets \$458,049 95

Springfield Rendering Employees Credit Union
 2 Plainfield Street

Incorporated July 31, 1934

C. I. Bradway
President

John Mahar
Treasurer

Total Assets \$7,741 58

Texco Credit Union
 West Main Street
 (Chicopee Falls District)

Incorporated July 20, 1956

D. L. Weiner
President

Lillian I. Martel
Treasurer

Total Assets \$93,624 20

Willimansett Credit Union
 753½ Chicopee Street
 (Willimansett District)

Incorporated August 25, 1944

E. L. Roy
President

W. E. Begley
Treasurer

Total Assets \$162,271 11

CLINTON

Colonial Press Credit Union
 1 Green Street

Incorporated January 24, 1942

D. C. Grivakis
President

W. A. Janda
Treasurer

Total Assets \$507,331 10

CONCORD

G R Credit Union
 General Radio Company
 22 Baker Avenue
 (West Concord District)

Incorporated February 1, 1930

E. D. Hurlbut
President

B. P. Borden
Treasurer

Total Assets \$733,062 12

DANVERS

Essex Agricultural Credit Union
 Essex County Agricultural School
 Maple Street

Incorporated June 26, 1933

J. E. Eastwood
President

Hilda M. Fitzgerald
Treasurer

Total Assets \$71,856 07

DEDHAM

Hersey Employees Credit Union
 250 Elm Street

Incorporated June 5, 1940

L. G. Bernstone
President

J. C. Will
Treasurer

Total Assets \$115,310 78

Rust Craft Credit Union
 Rust Craft Park

Incorporated December 20, 1940

R. L. Spooner
President

Katharine Dunay
Treasurer

Total Assets \$450,321 24

DOUGLAS

Hayward-Schuster Employees Credit Union
 Main Street
 (East Douglas District)

Incorporated April 30, 1942

J. B. Jussaume
President

C. E. Driscoll
Treasurer

Total Assets \$446,557 62

EASTHAMPTON

Hampco Credit Union
 130 Pleasant Street

Incorporated September 24, 1954

J. T. Dolat
President

Frank Dubiel
Treasurer

Total Assets \$67,107 49

EVERETT

Carmote Employees Credit Union
 376 Third Street

Incorporated September 1, 1935

G. B. Kenrick
President

O. C. Diver
Treasurer

Total Assets \$37,295 11

EVERETT**Everett Credit Union**
650 Broadway

Incorporated October 29, 1926

S. B. Glazer
*President*Henry Henken
Treasurer

Total Assets . . . \$666,412 66

Everett Fire Department Credit Union
384 Broadway

Incorporated December 18, 1933

F. J. Wernig
*President*C. W. Neal, Jr.
Treasurer

Total Assets . . . \$24,920 93

Everett Police Credit Union
371 Broadway

Incorporated May 28, 1936

F. J. Digby
*President*H. F. Fitzgerald
Treasurer

Total Assets . . . \$46,895 71

Garden Street Credit Union
44 Garden Street

Incorporated May 11, 1953

Samuel Katcher
*President*Josephine H. Bois
Treasurer

Total Assets . . . \$76,911 95

Merchemco Credit Union
Merchemco Chemical Company
Chemical Lane

Incorporated February 8, 1937

F. W. Enanto
*President*John Mastropietro
Treasurer

Total Assets . . . \$912,552 25

Octane Credit Union
Colonial Beacon Oil Company
30 Beacham Street

Incorporated August 30, 1933

C. J. Murphy
*President*L. E. Denning
Treasurer

Total Assets . . . \$201,707 50

Wapico Credit Union
Warren Pipe Company
19 Robin Street

Incorporated February 8, 1937

J. T. Dunn
*President*G. W. Muise, Jr.
Treasurer

Total Assets . . . \$38,684 59

FALL RIVER**Fall River Boys Club Credit Union**
151 Pocasset Street

Incorporated July 12, 1934

D. J. P. Sullivan
*President*M. F. Cleaves
Treasurer

Total Assets . . . \$48,405 24

Fall River Municipal Employees Credit Union
198-202 Bank Street

Incorporated February 6, 1930

J. F. Burke
*President*Paul Pettine
Treasurer

Total Assets . . . \$5,466,239 73

Fall River Postal Employees Credit Union
Post Office

Incorporated April 26, 1928

F. R. Janson
*President*W. F. Bayliss
Treasurer

Total Assets . . . \$246,921 16

Kavodian Credit Union
Box 725

Incorporated July 19, 1948

B. G. Macy
*President*Samuel Kaplan
Treasurer

Total Assets . . . \$71,761 34

St. Anne's Credit Union
286 Oliver Street

Incorporated November 1, 1957

A. A. Dube
*President*A. R. Vezina
Treasurer

Total Assets . . . \$3,722,487 57

FITCHBURG**Cleghorn Credit Union**
7 Fairmount Place

Incorporated October 24, 1928

Albert Belliveau
*President*J. R. Morin
Treasurer

Total Assets . . . \$1,694,036 25

Crobank Credit Union**Crocker Burbank & Company, Association**
545 Westminster Street

Incorporated July 29, 1936

F. E. Bailey
*President*R. W. Adams
Treasurer

Total Assets . . . \$234,653 48

Falpaco Credit Union**Falulah Paper Company**
Falulah Road

Incorporated January 26, 1938

F. J. McCarthy
*President*J. S. Hebbard
Treasurer

Total Assets . . . \$37,778 60

Filestra Credit Union**Fitchburg & Leominster Street Railway**
280 Main Street

Incorporated May 17, 1948

R. R. Grondin
*President*T. J. Kelly
Treasurer

Total Assets . . . \$6,102 54

Fitchburg I-C Credit Union
20 Blossom Street

Incorporated October 24, 1928

A. A. Gelinis
*President*B. F. Dion
Treasurer

Total Assets . . . \$4,925,363 43

Fitchburg Italian-American Credit Union
387 Water Street

Incorporated December 10, 1953

Alfred Mittola
*President*Jennie A. Champa
Treasurer

Total Assets . . . \$114,164 31

Fitchburg Postal Employees Credit Union
Post Office
Wallace Avenue

Incorporated February 9, 1928

E. J. Touchette
*President*A. H. Lozeau
Treasurer

Total Assets . . . \$57,753 29

Fitchco Credit Union
Fitchburg Paper Company
722 River Street

Incorporated September 5, 1935

H. T. Macklem
*President*P. H. King
Treasurer

Total Assets . . . \$361,271 63

Senco Credit Union**Sentinel Printing Company**
808 Main Street

Incorporated September 10, 1929

J. F. Mahoney
*President*E. G. Wellington
Treasurer

Total Assets . . . \$45,965 32

Simonds Employees Credit Union
Simonds Saw & Steel Company
Intervale Road

Incorporated September 23, 1937

J. A. McNabb
*President*Margaret L. Talcott
Treasurer

Total Assets . . . \$386,553 69

Tri-City Credit Union
339 Broad Street

Incorporated May 25, 1942

T. I. Niemi
*President*W. C. Pierce
Treasurer

Total Assets . . . \$37,227 25

Workers Credit Union
48 Wallace Avenue

Incorporated April 17, 1914

Oskari Tokoi
*President*J. G. Laakso
Treasurer

Total Assets . . . \$8,049,991 02

FRAMINGHAM**D. M. C. Credit Union****Dennison Manufacturing Company**
300 Howard Street

Incorporated January 26, 1917

D. C. Nickerson
*President*F. E. Barry
Treasurer

Total Assets . . . \$763,397 94

Fountain Credit Union
Angler Corporation
50 Fountain Street

Incorporated March 3, 1930

J. J. Kenney
*President*Virginia K. Henshon
Treasurer

Total Assets . . . \$8,869 29

FRAMINGHAM**Framingham UAW Credit Union**
32 South Street

Incorporated April 15, 1949

F. R. Wilson
*President*T. J. Correia
Treasurer

Total Assets . . . \$196,154 55

Independent Hebrew Credit Union
Coolidge Street

Incorporated December 8, 1930

M. H. Hass
*President*H. L. Shapiro
Treasurer

Total Assets . . . \$30,188 08

FRANKLIN**Thomson Credit Union**
Thomson-National Press Company
Dean Street

Incorporated April 30, 1954

Z. V. Gianetti
*President*Dora R. Ekstrom
Treasurer

Total Assets . . . \$44,805 46

GARDNER**Gardner Franco-American Credit Union**
221 Parker Street

Incorporated November 25, 1938

N. B. Dupuis
*President*Linus Allain
Treasurer

Total Assets . . . \$2,442,519 22

Gardner Polish-American Credit Union
322 Pleasant Street

Incorporated January 9, 1952

Stanley Davidowicz
*President*S. E. Michniewicz
Treasurer

Total Assets . . . \$206,685 11

GLOUCESTER**40-Fathom Credit Union**
51 Commercial Street

Incorporated March 12, 1941

J. F. Witham
*President*E. A. Goodick
Treasurer

Total Assets . . . \$43,527 85

Gloucester Credit Union
328 Main Street

Incorporated March 4, 1927

Leo Alper
*President*Hyman Stone
Treasurer

Total Assets . . . \$49,592 99

Gloucester Fire Department Credit Union
8 School Street

Incorporated November 2, 1938

G. T. Burke
*President*W. E. O'Hearn
Treasurer

Total Assets . . . \$19,555 74

Gloucester Municipal Credit Union
City Clerk's Office
City Hall
Dale Avenue

Incorporated July 22, 1941

R. H. Hammond
*President*G. E. Carr
Treasurer

Total Assets . . . \$44,263 12

Gloucester Teachers Association Credit Union
School Administration Office
Dale Avenue

Incorporated April 24, 1935

H. B. Geary
*President*J. S. Thompson
Treasurer

Total Assets . . . \$13,057 61

GREENFIELD**G. T. & D. Credit Union**
Greenfield Tap & Die Corporation
Sanderson Street

Incorporated April 5, 1930

L. W. Edes
*President*Kathryn E. Sutton
Treasurer

Total Assets . . . \$214,909 16

Treasure Credit Union
Rogers, Lunt & Bowlen
298 Federal Street

Incorporated February 13, 1930

Florence M. Wright
*President*G. K. Burgess
Treasurer

Total Assets . . . \$87,621 90

GROTON

Hovoco Credit Union
Hollingsworth & Vose Company
Mill Street
 (West Groton District)

Incorporated December 28, 1939

F. C. Harmon
President

E. M. Marshall
Treasurer

Total Assets \$61,077 48

Nashoba Credit Union
Main Street

Incorporated September 1, 1953

H. H. Sargent
President

R. H. Whitehill
Treasurer

Total Assets \$39,040 08

HAVERHILL

Hamel Employees Credit Union
L. H. Hamel Leather Company
117 Essex Street

Incorporated December 5, 1934

T. J. O'Shea
President

Anna M. Moran
Treasurer

Total Assets \$64,359 81

Haverhill Credit Union
139 Merrimack Street

Incorporated November 1, 1926

Louis Shapiro
President

Louis Swartz
Treasurer

Total Assets \$30,536 86

Haverhill Fire Department Credit Union
22 Essex Street

Incorporated August 5, 1933

D. A. Langton
President

P. S. Conway, Jr.
Treasurer

Total Assets \$161,458 60

Haverhill Italian American Credit Union
20 Washington Street

Incorporated June 27, 1934

Armando Bologna
President

A. J. Basso
Treasurer

Total Assets \$1,189,903 12

Haverhill Police Department Credit Union
3 Court Street

Incorporated August 5, 1933

J. J. Gardella
President

J. F. Long
Treasurer

Total Assets \$33,081 62

Haverhill Postal Employees Credit Union
Post Office
Washington Square

Incorporated January 24, 1929

G. A. Mooshian
President

P. S. Kelly
Treasurer

Total Assets \$56,281 55

Haverhill Teachers Credit Union
Haverhill High School
Corner Summer and Main Streets

Incorporated April 22, 1937

D. C. Freeman
President

Nettie Carpinone
Treasurer

Total Assets \$401,621 20

M E E C Employees Credit Union
161 Water Street

Incorporated October 23, 1958

R. E. Lalumiere
President

Romeo Bisi
Treasurer

Total Assets \$25,551 89

Olympia Credit Union
43 Washington Street

Incorporated September 19, 1947

Elias Stamoulakis
President

Harry Sovas
Treasurer

Total Assets \$34,824 63

HOLYOKE

Holyoke Credit Union
380 High Street

Incorporated September 7, 1911

J. H. Fleury
President

S. J. Bonvouloir
Treasurer

Total Assets \$871,465 59

Holyoke Municipal Employees Credit Union
206 Maple Street

Incorporated December 19, 1930

W. J. O'Brien
President

B. F. Kennedy
Treasurer

Total Assets \$95,203 28

Holyoke Postal Credit Union
Post Office Building
650 Dwight Street

Incorporated January 14, 1927

J. G. Kiely
President

H. P. Cauley
Treasurer

Total Assets \$32,361 42

HOLYOKE**Holyoke Teachers Credit Union**
98 Suffolk Street

Incorporated June 9, 1934

E. G. Goss H. M. Padden
President *Treasurer*

Total Assets \$32,272 14

Nablanko Credit Union
National Blank Book Company
Water Street

Incorporated August 5, 1935

G. W. Stapley Viola R. Aitken
President *Treasurer*

Total Assets \$71,381 58

Prentiss Wire Credit Union
Prentiss Wire Mills
439 Dwight Street

Incorporated June 28, 1940

D. F. McCarthy D. F. Bojarski
President *Treasurer*

Total Assets \$12,786 47

Tecnifax Employees Credit Union
195 Appleton Street

Incorporated May 6, 1954

T. F. McAuliffe N. P. Votze
President *Treasurer*

Total Assets \$96,343 13

HOPEDALE**Worcester Suburban Employees Credit Union**
245 South Main Street

Incorporated February 12, 1951

F. E. Temple C. L. Grover
President *Treasurer*

Total Assets \$100,786 31

HUDSON**Lapointe Employees Credit Union**
Lapointe Machine Tool Company
34 Tower Street

Incorporated February 24, 1954

A. M. Bisset J. K. Carter
President *Treasurer*

Total Assets \$128,918 36

LAWRENCE**Elgasco Credit Union**
Lawrence Gas & Electric Company
370 Essex Street

Incorporated November 6, 1940

J. A. Manning J. V. Knightly
President *Treasurer*

Total Assets \$152,031 01

Emastryco Credit Union
Eastern Massachusetts Street Railway
Company
421 Merrimack Street

Incorporated February 12, 1941

F. E. Howard A. A. Maccaron
President *Treasurer*

Total Assets \$24,779 24

Frontenac Credit Union
139 Broadway

Incorporated September 25, 1918

R. E. Langevin J. B. Germain
President *Treasurer*

Total Assets \$286,911 88

Lawrence Credit Union
17 Lawrence Street

Incorporated January 7, 1913

Max Goldstein R. R. Dean
President *Treasurer*

Total Assets \$787,028 43

Lawrence Firefighters Credit Union
80 Lowell Street

Incorporated July 13, 1950

L. P. Smith F. C. McKernan
President *Treasurer*

Total Assets \$275,984 23

Lawrence Modern Credit Union
90 Broadway

Incorporated November 3, 1926

Max Geller Abraham Bressler
President *Treasurer*

Total Assets \$79,905 36

Lawrence Postal Employees Credit Union
50 Broadway

Incorporated February 4, 1929

G. T. Baker
*President*W. F. Ford
Treasurer

Total Assets . . . \$37,722 30

Lawrence Teachers Credit Union
Lawrence High School

Incorporated March 30, 1934

Katharine I. Cronin
*President*E. F. Glynn
Treasurer

Total Assets . . . \$114,427 57

Marconi Credit Union
180 Essex Street

Incorporated May 31, 1939

John Panebianco
*President*M. T. Stella
Treasurer

Total Assets . . . \$236,619 90

Prospect Hill Presbyterian Credit Union
96 East Haverhill Street

Incorporated May 25, 1942

H. J. Meister
*President*Catherine M. Heinze
Treasurer

Total Assets . . . \$6,379 57

United Credit Union
301 Essex Street

Incorporated March 16, 1927

M. D. Bier
*President*Maurice Schwartz
Treasurer

Total Assets . . . \$7,850 76

LEOMINSTER**Doyle Works Credit Union**
511 Lancaster Street

Incorporated August 8, 1932

J. M. Ridley
*President*Mariel E. Boutelle
Treasurer

Total Assets . . . \$111,909 63

Leominster Credit Union
Rear 40 Pleasant Street

Incorporated May 4, 1954

L. A. Carrescia
*President*J. J. Tata
Treasurer

Total Assets . . . \$31,550 83

Pyralart Employees Credit Union
289 North Main Street

Incorporated November 12, 1937

L. F. Cloutier
*President*R. V. Kennedy
Treasurer

Total Assets . . . \$915,778 50

LOWELL**Highland Credit Union**
174 Central Street

Incorporated November 6, 1926

Joseph Bernstein
*President*S. L. Rindler
Treasurer

Total Assets . . . \$110,533 98

Ideal Credit Union
174 Central Street

Incorporated November 8, 1926

William Korobkin
*President*Louis Cantor
Treasurer

Total Assets . . . \$93,164 85

Jeanne d'Arc Credit Union
666 Merrimack Street

Incorporated February 5, 1912

H. W. Bourgeois
*President*R. J. Boisvert
Treasurer

Total Assets . . . \$5,061,371 28

Lowell Credit Union
174 Central Street

Incorporated October 2, 1926

Benjamin Sandler
*President*Harry Schulman
Treasurer

Total Assets . . . \$176,751 97

Lowell Electric Light Employees Credit Union
29 Market Street

Incorporated February 24, 1941

E. R. Savage
*President*Albert Santamaria
Treasurer

Total Assets . . . \$118,521 75

Lowell EMSR Credit Union**Eastern Massachusetts Street Railway Company**
22 Fourth Street

Incorporated July 13, 1950

L. R. Bisson
*President*E. C. Sullivan
Treasurer

Total Assets . . . \$29,788 77

LOWELL**Lowell Firemens Club Credit Union**
Ladder 1
Lawrence Street

Incorporated December 8, 1936

R. F. Rourke J. G. O'Brien
President *Treasurer*

Total Assets . . . \$152,670 07

Lowell Postal Employees Credit Union
Post Office
50 Kearney Square

Incorporated February 24, 1928

T. J. Finnegan R. R. Bisailion
President *Treasurer*

Total Assets . . . \$34,123 31

Northern Massachusetts Telephone Workers
Credit Union
115 Appleton Street

Incorporated November 8, 1922

C. F. Hamilton E. F. Scullin
President *Treasurer*

Total Assets . . . \$1,734,166 40

LYNN**Brotherhood Credit Union**
248 Summer Street

Incorporated April 23, 1934

Arthur Levine Sam Sherman
President *Treasurer*

Total Assets . . . \$2,134,398 68

General Electric River Works Employees
Credit Union
1100 Western Avenue

Incorporated February 13, 1936

J. W. Buchanan M. A. Pettie
President *Treasurer*

Total Assets . . . \$2,278,810 30

Greek Community Credit Union
22 City Hall Square

Incorporated August 24, 1955

Louis Demakes P. N. Scangas
President *Treasurer*

Total Assets . . . \$327,028 68

Labor Circle Credit Union
182 Summer Street

Incorporated July 23, 1912

Barnet Smidt Samuel Viner
President *Treasurer*

Total Assets . . . \$210,687 24

Lynn Credit Union
239 Summer Street

Incorporated October 29, 1926

Louis Litvack Joseph Freedman
President *Treasurer*

Total Assets . . . \$321,836 22

Lynn Independent Workmens Circle Credit
Union
195 Summer Street

Incorporated March 7, 1927

Abraham Slavin Herman Kogan
President *Treasurer*

Total Assets . . . \$115,227 68

Lynn Municipal Employees Credit Union
City Hall
Room 302

Incorporated July 3, 1940

G. R. Hanson L. J. Murphy
President *Treasurer*

Total Assets . . . \$211,571 51

Lynn Police Credit Union
18 Sutton Street

Incorporated March 22, 1945

J. F. Crowley Salvatore Tuminelli
President *Treasurer*

Total Assets . . . \$147,959 96

Lynn Postal District Employees Credit
Union
Post Office Building
Willow Street

Incorporated October 2, 1926

Donato DiVirgilio L. A. Kennedy
President *Treasurer*

Total Assets . . . \$188,096 09

Lynn Teachers Credit Union
42 Franklin Street

Incorporated February 23, 1935

R. F. Grady Nathan Goodman
President *Treasurer*

Total Assets . . . \$77,743 06

St. Jean Baptiste Credit Union
527 Western Avenue

Incorporated September 29, 1910

R. H. J. Pelletier
*President*R. E. Gingras
Treasurer

Total Assets . . . \$915,884 51

West Lynn G. E. Employees Credit Union
40 Federal Street
(West Lynn District)

Incorporated March 27, 1926

A. R. Schueler
*President*G. W. Friberg
Treasurer

Total Assets . . . \$890,167 51

MALDEN**Bell Rock Credit Union**
185 Salem Street

Incorporated May 28, 1945

C. M. Ross
*President*Max Baer
Treasurer

Total Assets . . . \$47,953 64

Cosmopolitan Credit Union
267 Bryant Street

Incorporated December 30, 1926

Morris Weiner
*President*N. J. Schneiderman
Treasurer

Total Assets . . . \$78,406 36

Faulkner Credit Union
380 Ferry Street

Incorporated February 8, 1927

Fanny Rosenfield
*President*Bessie Krasner
Treasurer

Total Assets . . . \$9,436 70

Majestic Credit Union
473 Cross Street

Incorporated November 27, 1937

Isadore Sher
*President*Samuel Rosenthal
Treasurer

Total Assets . . . \$23,792 53

Malden City Employees Credit Union
Central Fire Station
Salem Street

Incorporated June 1, 1943

D. M. Ward
*President*W. T. Barrett
Treasurer

Total Assets . . . \$72,882 97

Malden G. & E. Employees Credit Union
157 Pleasant Street

Incorporated August 7, 1929

Lawrence Restuccia
*President*P. J. Cutrone
Treasurer

Total Assets . . . \$819,438 87

Progressive Workmens Credit Union
366 Cross Street

Incorporated September 12, 1911

J. W. Mover
*President*Philip Isenman
Treasurer

Total Assets . . . \$5,890,721 47

Safety Credit Union
439 Cross Street

Incorporated November 17, 1926

Samuel Adler
*President*L. E. Cushman
Treasurer

Total Assets . . . \$50,742 36

MANSFIELD**Mansfield Credit Union**
129 North Main Street

Incorporated July 26, 1916

H. A. Patriquin
President(Vacant)
Treasurer

Total Assets . . . \$748,025 92

MARBLEHEAD**V. F. W. No. 2005 Credit Union**
1 Sewall Street

Incorporated June 23, 1932

W. P. Jackson
*President*Olive Doliber
Treasurer

Total Assets . . . \$18,741 83

MARLBORO**St. Mary's Parish Credit Union**
516 Lincoln Street

Incorporated July 9, 1913

W. H. Wellen
*President*Irene A. Toohey
Treasurer

Total Assets . . . \$115,755 45

MAYNARD**Maynard Consumers Credit Union**
68 Main Street

Incorporated July 12, 1948

C. M. Lerer
*President*Martha K. Weckstrom
Treasurer

Total Assets . . . \$511,647 91

MEDFORD**Medford Municipal Employees Credit Union**
City Hall
Room 101

Incorporated June 1, 1936

J. V. Moriarty
*President*E. C. Babcock
Treasurer

Total Assets . . . \$309,660 32

MEDWAY**Medway Credit Union**
140 Village Street

Incorporated February 10, 1927

Charles Levine
*President*A. E. Gordon
Treasurer

Total Assets . . . \$28,510 07

MIDDLEBORO**Nemasket Credit Union**
Plymouth Shoe Company
191 Center Street

Incorporated August 17, 1937

M. Thelma Vigers
*President*J. V. Einstein, Jr.
Treasurer

Total Assets . . . \$39,446 08

MILFORD**Millford Credit Union**
49 Pine Street

Incorporated April 28, 1927

Jacob Wyzan
*President*William Harris
Treasurer

Total Assets . . . \$22,370 74

MILLBURY**High Carbon Credit Union**
New England High Carbon Wire Company
50 Howe Avenue

Incorporated March 14, 1941

F. A. Bengtson
*President*G. F. Wade
Treasurer

Total Assets . . . \$142,716 17

Millbury Credit Union
50 Main Street

Incorporated June 20, 1934

M. M. Thornburg
*President*R. N. Kenary
Treasurer

Total Assets . . . \$1,116,676 49

Worcester Teachers Credit Union
6 Church Street

Incorporated March 2, 1934

Helen R. Harney
*President*Mary E. Shay
Treasurer

Total Assets . . . \$134,311 73

NEW BEDFORD**Aerovox Employees Credit Union**
Aerovox Corporation
740 Belleville Avenue

Incorporated July 1, 1941

T. P. Richards
*President*H. L. Mohel
Treasurer

Total Assets . . . \$252,416 98

Citizens Credit Union
23 Eighth Street

Incorporated November 27, 1937

Theodore Pageotte
*President*Barbara M. W. Silva
Treasurer

Total Assets . . . \$252,641 50

Continental Employees Credit Union
Continental Screw Company
459 Mt. Pleasant Street

Incorporated January 5, 1938

J. R. Gordon
*President*C. H. Wardwell
Treasurer

Total Assets . . . \$373,050 49

**New Bedford Gas & Edison Light Company
Employees Credit Union
271 South Water Street**

Incorporated May 14, 1926

E. W. Cole R. E. Nolan
President *Treasurer*

Total Assets \$299,801 20

**New Bedford Municipal Employees Credit
Union
868 Pleasant Street**

Incorporated November 17, 1932

W. E. Cobb S. A. Mitchell
President *Treasurer*

Total Assets \$376,834 80

**New Bedford Postal Employees Credit
Union
695 Pleasant Street**

Incorporated September 18, 1926

B. L. Messier J. W. Connulty
President *Treasurer*

Total Assets \$65,061 54

**Press Radio Credit Union
The Standard-Times
Pleasant and Market Streets**

Incorporated September 16, 1939

J. T. Mosher Manuel Homem, Jr.
President *Treasurer*

Total Assets \$29,147 10

**Revere Copper & Brass Employees Credit
Union
24 North Front Street**

Incorporated April 9, 1937

G. F. Kirk William Higgins, Jr.
President *Treasurer*

Total Assets \$380,715 60

**St. Anne Credit Union
43 Rodney French Boulevard**

Incorporated August 3, 1911

H. E. Thivierge Ulysse Auger
President *Treasurer*

Total Assets \$978,562 92

**Southern Massachusetts Telephone
Workers Credit Union
390 Acushnet Avenue**

Incorporated November 8, 1922

H. J. Wardick J. A. LaBrode
President *Treasurer*

Total Assets \$1,091,761 65

**U-Strayco Credit Union
Union Street Railway Company
1959 Purchase Street**

Incorporated August 25, 1938

William Beauregard L. M. Walker
President *Treasurer*

Total Assets \$140,193 71

NEWBURYPORT

**Newburyport Credit Union
Community Center
Washington Street**

Incorporated February 5, 1934

Norman Espovich David Harnch
President *Treasurer*

Total Assets \$16,110 21

**Ruthco Credit Union
Ruth Shoe Company of Massachusetts,
Incorporated
44 Merrimac Street**

Incorporated March 20, 1941

J. A. St. Cyr H. A. Merluzzi
President *Treasurer*

Total Assets \$6,442 56

**Towle Employees Credit Union
Towle Manufacturing Company
260 Merrimac Street**

Incorporated January 3, 1952

E. G. Tebbetts J. F. Swasey, Jr.
President *Treasurer*

Total Assets \$104,013 84

NEWTON

**Easincro Employees Credit Union
Eastern Industries, Incorporated
15 Riverdale Avenue**

Incorporated May 24, 1956

P. D. Gillis E. J. Wright
President *Treasurer*

Total Assets \$8,051 00

**Newton Municipal Credit Union
City Hall
1090 Commonwealth Avenue**

Incorporated May 8, 1941

Philip Purcell W. H. Fitzgerald
President *Treasurer*

Total Assets \$125,103 96

NEWTON

Newton Teachers Credit Union
40 Elm Road
(Newtonville District)

Incorporated February 19, 1937

M. B. Gradone
President

D. B. Mitchell
Treasurer

Total Assets . . . \$21,078 74

NORTH ADAMS

Hoosac Employees Credit Union
Hoosac Mills Corporation
234 Union Street

Incorporated May 10, 1949

Clarence Cote
President

A. E. Elmer
Treasurer

Total Assets . . . \$66,540 22

Sprague Electric Credit Union
87 Marshall Street

Incorporated June 24, 1940

P. V. Mancuso
President

R. E. Armitage
Treasurer

Total Assets . . . \$1,285,372 26

NORTHBRIDGE

K B Credit Union
Kupfer Brothers Company
Riverdale Street

Incorporated May 25, 1942

George Lemoine, Jr.
President

F. L. Eden
Treasurer

Total Assets . . . \$64,480 61

W. M. W. Credit Union
Whitin Machine Works
Main Street
(Whitinsville District)

Incorporated February 2, 1932

James Davidson, Jr.
President

H. S. Crawford
Treasurer

Total Assets . . . \$824,505 65

NORWOOD

Holliston Mills Credit Union
111 Lenox Street

Incorporated July 11, 1939

E. K. Peschier
President

Olive M. Anderson
Treasurer

Total Assets . . . \$67,406 69

M and N Employees Credit Union
Nahatan Street

Incorporated August 1, 1958

W. J. Dalton
President

R. D. Mahoney
Treasurer

Total Assets . . . \$81,892 04

Neponset Valley Postal Employees Credit Union
Room 204, Post Office Building

Incorporated November 24, 1958

O. L. Hough
President

P. V. Murphy
Treasurer

Total Assets . . . \$17,930 73

Norwood School Employees Credit Union
Administration Building
Corner Walpole and Elliot Streets

Incorporated September 29, 1934

C. H. Wheeler
President

Elizabeth V. Syverson
Treasurer

Total Assets . . . \$49,113 75

Plimpton Credit Union
Plimpton Press
Lenox Street

Incorporated August 19, 1927

H. L. Ortle
President

P. A. Woodward
Treasurer

Total Assets . . . \$339,516 38

ORANGE

Orange Credit Union
17 East Main Street

Incorporated May 29, 1952

J. A. Tepper
President

Robert Plotkin
Treasurer

Total Assets . . . \$367,967 14

PALMER

Elco Club Credit Union
Central Massachusetts Electric Company
465 North Main Street

Incorporated January 2, 1951

E. W. Mailman
President

Roberta K. Niles
Treasurer

Total Assets . . . \$167,305 35

General Package Credit Union
Diamond National Corp.
Church Street

Incorporated September 27, 1957

W. J. Salamon
President

T. R. Yule
Treasurer

Total Assets . . . \$173,114 55

Wick-Spring Employees Credit Union
Box 432

Incorporated December 31, 1937

L. M. Ledoux
President

Margaret E. Hickey
Treasurer

Total Assets . . . \$159,196 62

PEABODY

A. C. Lawrence Employees Credit Union
10-18 Sawyer Street

Incorporated December 20, 1934

Peter Micalchuck
President

W. G. Noonan
Treasurer

Total Assets . . . \$247,045 37

Hellenic Credit Union
12 Peabody Square

Incorporated July 8, 1938

S. T. Callichy
President

C. M. Zolotas
Treasurer

Total Assets . . . \$463,318 31

Luso-American Credit Union
21 Shamrock Street

Incorporated November 30, 1960

J. C. Silva
President

A. R. Faria
Treasurer

Total Assets . . . \$6,367 24

Popular Credit Union
116 Main Street

Incorporated December 15, 1926

David Rosenfelt
President

Saul Tanzer
Treasurer

Total Assets . . . \$52,746 25

PITTSFIELD

Berkshire Credit Union
Box 1115

Incorporated August 10, 1927

Nathan Schreck
President

Jacob Klein
Treasurer

Total Assets . . . \$80,290 70

Eagle Credit Union
33 Eagle Street

Incorporated June 24, 1940

M. E. Peltier
President

A. L. Owens
Treasurer

Total Assets . . . \$39,374 71

Pittsfield G. E. Employees Credit Union
100 Woodlawn Avenue

Incorporated January 4, 1935

R. H. Bingham
President

P. C. Theilig
Treasurer

Total Assets . . . \$2,581,518 90

Pittsfield Postal Employees Credit Union
Federal and Allen Streets

Incorporated February 24, 1928

T. H. Doyle
President

A. J. Sangiovanni
Treasurer

Total Assets . . . \$16,272 84

Pittsfield Teachers Credit Union
High School
East Street

Incorporated May 17, 1939

T. F. Geary
President

A. W. Harvey
Treasurer

Total Assets . . . \$147,721 79

PLYMOUTH

Plymouth Cordage Credit Union
Court Street

Incorporated November 13, 1928

R. S. Bailey
President

J. A. Smith
Treasurer

Total Assets . . . \$537,419 16

QUINCY

ILSNEC Credit Union
Industrial Luncheon Service
440 Hancock Street

Incorporated February 15, 1951

L. B. Rosen
President

Gilbert Rosenberg
Treasurer

Total Assets . . . \$33,333 44

Pneumatic Credit Union
Pneumatic Scale Corporation
65 Newport Avenue
(North Quincy District)

Incorporated April 10, 1940

H. A. Paul, Jr.
President

R. S. Knapp
Treasurer

Total Assets . . . \$377,848 01

QUINCY**Presidents City Credit Union**
1517 Hancock Street

Incorporated November 6, 1940

A. P. Bottiggi
*President*A. F. Monroe
Treasurer

Total Assets . . . \$67,994 48

Quincy EMSR Credit Union
Eastern Massachusetts Street Railway
954 Hancock Street

Incorporated April 17, 1945

J. A. McMahon
*President*H. W. Behn
Treasurer

Total Assets . . . \$86,535 20

Quincy Municipal Credit Union
1120 Hancock Street

Incorporated August 4, 1937

J. E. Walsh
*President*T. F. Maloney
Treasurer

Total Assets . . . \$313,771 00

Quinwey Credit Union
1 Clivenden Street

Incorporated June 6, 1950

J. J. Christopher
*President*J. W. Gunville
Treasurer

Total Assets . . . \$190,607 79

White Credit Union
50 French Street
(North Quincy District)

Incorporated May 26, 1936

C. G. Lundgren
*President*E. G. Hines
Treasurer

Total Assets . . . \$101,192 15

Wollaston Credit Union
622 Hancock Street
(Wollaston District)

Incorporated July 19, 1948

W. A. Anderson
*President*Milton Biller
Treasurer

Total Assets . . . \$601,410 07

RANDOLPH**Randolph Credit Union**
1064 North Main Street

Incorporated October 31, 1960

D. J. Nelson
*President*J. W. Marotta
Treasurer

Total Assets . . . \$14,286 61

REVERE**Revere Firefighters Credit Union**
400 Broadway

Incorporated April 8, 1957

R. A. Lanzo
*President*J. P. Chiaramonte
Treasurer

Total Assets . . . \$17,818 64

Sales House Credit Union
680 Winthrop Avenue

Incorporated April 30, 1927

P. E. McCauley
*President*D. J. Collins
Treasurer

Total Assets . . . \$15,069 04

Shirley Credit Union
111 Shirley Avenue

Incorporated November 13, 1952

C. W. Ginesky
*President*Sidney Dubchansky
Treasurer

Total Assets . . . \$730,425 47

ROCKLAND**Rockland Credit Union**
300 Union Street

Incorporated January 23, 1922

Abraham Lelyveld
*President*J. V. Forti
Treasurer

Total Assets . . . \$2,527,053 16

SALEM**Northshore Credit Union**
205 Washington Street

Incorporated June 4, 1936

R. P. Richardson
*President*D. W. Martin
Treasurer

Total Assets . . . \$337,664 61

St. Joseph Credit Union of Salem
3 Harbor Street

Incorporated June 1, 1926

E. J. Dionne
*President*J. A. Foisy
Treasurer

Total Assets . . . \$2,073,773 66

Salem Credit Union
140 Washington Street
Room 207

Incorporated May 16, 1913

David Berman
*President*H. S. Polansky
Treasurer

Total Assets . . . \$183,424 21

Salem Italian American Credit Union
24 Endicott Street

Incorporated December 1, 1953

R. A. Giuggio	Domenico Mizzi
<i>President</i>	<i>Treasurer</i>

Total Assets	\$79,921	14
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Sylvania Employees Credit Union
60 Boston Street

Incorporated February 14, 1921

F. P. Kelleher	C. A. Powers
<i>President</i>	<i>Treasurer</i>

Total Assets	\$1,651,928	89
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SAUGUS
Saugus Credit Union
480 Lincoln Avenue

Incorporated January 14, 1938

P. A. Rossetti	J. V. Spencer
<i>President</i>	<i>Treasurer</i>

Total Assets	\$453,446	92
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SHARON
Sharon Credit Union
370 South Main Street

Incorporated May 9, 1956

E. Y. Krovitsky	Irving Glaser
<i>President</i>	<i>Treasurer</i>

Total Assets	\$36,357	10
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SHIRLEY
Samson Cordage Employees Credit Union
Phoenix Street

Incorporated February 6, 1947

V. H. Griffin	A. S. Thomas
<i>President</i>	<i>Treasurer</i>

Total Assets	\$16,570	41
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SOMERSET
Somerset Community Credit Union
1166 County Street

Incorporated July 10, 1936

Philip Peneault	O. C. Perry, Jr.
<i>President</i>	<i>Treasurer</i>

Total Assets	\$1,289,820	11
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SOMERVILLE
Bowker Employees Credit Union
37 Medford Street

Incorporated December 23, 1953

M. J. Balboni	F. N. Babb
<i>President</i>	<i>Treasurer</i>

Total Assets	\$18,061	10
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Colasso Credit Union
Columbus Association, Incorporated
9 Ward Street

Incorporated June 16, 1938

A. J. DiPerna	Patsy Vaudo
<i>President</i>	<i>Treasurer</i>

Total Assets	\$141,138	68
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Hinckley Rendering Employees Credit Union
34 Shore Drive

Incorporated June 20, 1934

E. M. Secher	L. G. Marshall
<i>President</i>	<i>Treasurer</i>

Total Assets	\$12,632	77
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Nedco Employees Credit Union
New England Dressed Meat & Wool Company
174 Somerville Avenue

Incorporated June 5, 1934

L. J. Jablonski	M. G. Reed
<i>President</i>	<i>Treasurer</i>

Total Assets	\$30,854	72
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The Porter Employees Credit Union
74 Foley Street

Incorporated July 2, 1956

W. J. McCarthy	Ralph Bellofatto
<i>President</i>	<i>Treasurer</i>

Total Assets	\$84,685	49
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SOUTHBRIDGE
Southbridge Credit Union
277 Main Street

Incorporated March 8, 1938

V. P. Tetreault	Ernest Fontaine
<i>President</i>	<i>Treasurer</i>

Total Assets	\$2,708,552	28
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SPRINGFIELD**Alaco Credit Union**
34 Front Street
(Indian Orchard District)

Incorporated October 2, 1958

H. S. Carman
*President*F. B. Connor
Treasurer

Total Assets . . . \$86,642 56

American Bosch Credit Union
3664 Main Street

Incorporated July 3, 1929

M. L. Chechette
*President*W. G. Kavaney
Treasurer

Total Assets . . . \$1,145,444 55

Buxton Employees Credit Union
Buxton, Incorporated
265 Main Street
(Agawam District)

Incorporated December 9, 1949

U. J. Utess
*President*E. L. Rich
Treasurer

Total Assets . . . \$433,710 35

The Chapman Valve Credit Union
176 Pinevale Street
(Indian Orchard District)

Incorporated February 9, 1928

C. A. McCurry
*President*A. A. LaRiviere
Treasurer

Total Assets . . . \$1,026,646 99

Cheney Bigelow Credit Union
417 Liberty Street

Incorporated July 3, 1929

A. W. Cowles
*President*E. B. Briggs
Treasurer

Total Assets . . . \$66,524 89

Diamond Match Employees Credit Union
125 Paridon Street

Incorporated November 6, 1940

G. J. Moriarty
*President*L. N. Brown
Treasurer

Total Assets . . . \$168,874 66

Embeco Credit Union
74 Park Street

Incorporated September 17, 1954

R. L. Cobb
*President*A. J. Yodlowski
Treasurer

Total Assets . . . \$235,212 72

John H. Breck Employees Credit Union
91 Dwight Street

Incorporated March 4, 1947

J. E. Bartlett, Jr.
*President*D. W. Lally, Jr.
Treasurer

Total Assets . . . \$353,647 56

Kelko Credit Union
P. P. Kellogg Company
21 Cypress Street

Incorporated March 6, 1941

G. C. Burrigle
*President*A. W. Astley
Treasurer

Total Assets . . . \$563,880 74

Maccabean Pythian Credit Union
1694 Main Street

Incorporated July 8, 1940

Marshall Later
*President*Jack Smith
Treasurer

Total Assets . . . \$17,111 55

Monsanto Plastics Credit Union
812 Monsanto Avenue
(Indian Orchard District)

Incorporated November 12, 1937

A. P. Kielbania
*President*G. A. Gorrod
Treasurer

Total Assets . . . \$2,247,875 63

Powers Paper Employees Credit Union
149 Wason Avenue

Incorporated September 27, 1955

Michael Maciolek
*President*N. D. Simoneau
Treasurer

Total Assets . . . \$23,032 42

Railway Express Credit Union
31 Liberty Street

Incorporated March 17, 1955

T. F. Albert
*President*D. J. Votava
Treasurer

Total Assets . . . \$16,595 00

Setco Credit Union
Standard Electric Time Company
89 Logan Street

Incorporated September 25, 1945

M. M. Emirzian
*President*Pearl W. Easton
Treasurer

Total Assets . . . \$165,635 45

Springfield Armory Credit Union
Federal Street

Incorporated May 17, 1940

R. F. Ledoux
*President*D. J. Walsh
Treasurer

Total Assets . . . \$472,231 66

Springfield FCA Employees Credit Union
Farm Credit Administration
310 State Street

Incorporated June 12, 1934

E. E. Evans
*President*O. B. Anderson
Treasurer

Total Assets . . . \$97,823 32

Springfield Franco-American Credit Union
162 Broadway

Incorporated April 15, 1930

A. L. DuBois
*President*I. N. Methe
Treasurer

Total Assets . . . \$95,829 19

Springfield, Mass. Municipal Employees
Credit Union
158 Broadway

Incorporated March 2, 1927

R. J. Patingre
*President*W. E. Hurley
Treasurer

Total Assets . . . \$1,282,873 59

Springfield, Mass. Post Office Employees
Credit Union
436 Dwight Street

Incorporated April 27, 1923

W. F. Farrell
*President*T. A. Clune
Treasurer

Total Assets . . . \$493,143 14

Springfield-Monarch Employees Credit Union
1250 State Street

Incorporated June 10, 1959

R. S. Jack
*President*P. M. Dick
Treasurer

Total Assets . . . \$366,741 26

Springfield Street Railway Employees
Credit Union
2811 Main Street

Incorporated November 6, 1926

H. S. Valliere
*President*T. E. O'Donnell
Treasurer

Total Assets . . . \$314,242 13

Springfield Teachers Credit Union
High School of Commerce
415 State Street

Incorporated October 5, 1929

H. E. Drewes
*President*A. J. Serafino, Jr.
Treasurer

Total Assets . . . \$698,887 12

Wemelco Credit Union
73 State Street

Incorporated August 2, 1923

C. S. Phillips
*President*C. E. Warburton
Treasurer

Total Assets . . . \$1,199,630 28

Westco Credit Union
642 Page Boulevard

Incorporated July 8, 1936

S. J. Roberts
*President*C. A. Caron
Treasurer

Total Assets . . . \$1,091,217 23

Western Massachusetts Telephone Workers
Credit Union
295 Worthington Street

Incorporated July 20, 1922

J. E. H. Gamlin
*President*K. L. Stuart
Treasurer

Total Assets . . . \$2,206,105 95

SWAMPSCOTT**Leon E. Abbott Post No. 57 (3) Credit**
Union
89 Burrill Street

Incorporated August 27, 1931

J. P. Hines
*President*R. M. Leonard
Treasurer

Total Assets . . . \$13,218 99

TAUNTON**Adams Post Credit Union**
21 Hodges Avenue

Incorporated June 12, 1933

E. E. Shepard
*President*J. T. McDonald
Treasurer

Total Assets . . . \$68,953 82

Taunton Postal Employees Credit Union
Post Office Square

Incorporated May 24, 1928

J. H. O'Keefe
*President*S. J. Skwarto
Treasurer

Total Assets . . . \$62,762 32

WAKEFIELD

Amlico Credit Union
American Mutual Liability
Insurance Company
Quannapowitt Parkway

Incorporated May 11, 1942

R. A. Burnham Meriel L. Stickney
President *Treasurer*

Total Assets \$194,539 37

L. B. Evans Employees Credit Union
27 Water Street

Incorporated August 8, 1939

F. E. Daley A. M. Perkins
President *Treasurer*

Total Assets \$136,011 19

WALPOLE

H and V Credit Union
Hollingsworth & Vose
112 Washington Street
(East Walpole District)

Incorporated August 23, 1939

P. P. Breymeier Hazel C. Whitney
President *Treasurer*

Total Assets \$103,030 86

Kendall Mills Credit Union
Kendall Mills
West Street

Incorporated September 12, 1930

E. H. Peterson Fred Burkel
President *Treasurer*

Total Assets \$122,910 46

Neponset Credit Union
Bird & Sons, Incorporated
Off Washington Street
(East Walpole District)

Incorporated October 5, 1915

J. R. Anderson A. W. Smith
President *Treasurer*

Total Assets \$2,509,010 43

Walpole Municipal Employees Credit Union
Stone Street

Incorporated November 23, 1938

Marion L. Kambour J. J. Buckley
President *Treasurer*

Total Assets \$62,948 02

WALTHAM

Clevite Transistor Employees Credit Union
200 Smith Street

Incorporated May 23, 1961

N. C. Mancinelli R. R. Koch
President *Treasurer*

Total Assets \$5,598 48

Grover Cronin Credit Union
221 Moody Street

Incorporated August 24, 1943

P. M. Larkin Mary A. Conlon
President *Treasurer*

Total Assets \$256,417 12

Middlesex Carmens Credit Union
1020 Main Street

Incorporated November 22, 1946

R. J. Breslin L. M. Noonan
President *Treasurer*

Total Assets \$193,546 85

Raytheon Employees Credit Union
Foundry Avenue

Incorporated January 11, 1945

J. E. Traylor Dorothy J. Worcester
President *Treasurer*

Total Assets \$3,598,122 94

Waltham Municipal Employees Credit Union
21 Lexington Street

Incorporated June 29, 1949

R. E. Neal, Jr. P. B. O'Mara
President *Treasurer*

Total Assets \$86,731 70

Waltham Teachers Credit Union
North Junior High School
School Street

Incorporated April 28, 1936

V. F. Robinson Emma V. Sacco
President *Treasurer*

Total Assets \$6,955 76

WATERTOWN

Arsenal Employees Credit Union
Watertown Arsenal
Arsenal Street

Incorporated March 12, 1940

G. F. Quinlan Salvatore Comperchio
President *Treasurer*

Total Assets \$243,192 51

Watertown Municipal Credit Union
Administration Building
Main Street

Incorporated April 5, 1934

Frances A. Lyons G. B. Wellman
President *Treasurer*

Total Assets . . . \$374,964 40

WEBSTER

Webster Credit Union
262 Main Street

Incorporated January 20, 1928

C. H. Szczepanski J. F. Mackowiak
President *Treasurer*

Total Assets . . . \$1,806,512 29

WESTFIELD

Columbia Bicycle Credit Union
The Westfield Manufacturing Company
Cycle Street

Incorporated September 13, 1936

J. J. Hibert R. B. Huntoon
President *Treasurer*

Total Assets . . . \$147,203 89

Savage Arms Employees Credit Union
Springdale Road

Incorporated August 15, 1946

J. A. Soltys G. H. Fitch
President *Treasurer*

Total Assets . . . \$586,297 52

Westfield Polish-American Credit Union
5 Main Street
Room 7

Incorporated February 7, 1946

C. F. Sadowski Rose M. Mulvenna
President *Treasurer*

Total Assets . . . \$21,747 34

WEST SPRINGFIELD

Esfex Credit Union
26 Central Street

Incorporated April 21, 1954

Peter Graham H. O. Evans
President *Treasurer*

Total Assets . . . \$189,191 78

General Fibre Employees Credit Union
Palmer Street

Incorporated November 6, 1944

R. I. MacNayr A. G. Lupien
President *Treasurer*

Total Assets . . . \$87,882 54

Gilbarco Employees Credit Union
Gilbert & Barker Manufacturing Company
Cold Spring Avenue

Incorporated May 8, 1935

R. B. Chapman E. J. Safarik
President *Treasurer*

Total Assets . . . \$1,280,991 48

Perkins Gear Credit Union
Circuit Avenue

Incorporated July 2, 1936

P. N. Varelas J. E. Paquin
President *Treasurer*

Total Assets . . . \$66,743 45

WICO Employees Credit Union
Wico Electric Company
Phelon Avenue

Incorporated August 3, 1940

H. F. Durkee John Cooper
President *Treasurer*

Total Assets . . . \$253,242 18

WESTWOOD

Westwood Credit Union
302 High Street

Incorporated September 29, 1949

H. J. Mitchell W. F. Bayley
President *Treasurer*

Total Assets . . . \$35,234 29

WEYMOUTH

Stetson Shoe Employees Credit Union
541 Main Street
(South Weymouth District)

Incorporated February 20, 1935

Bernardino Salvati Walter Morrison
President *Treasurer*

Total Assets . . . \$152,941 31

WEYMOUTH

Weymouth Town Employees Credit Union
Town Hall
75 Middle Street
(East Weymouth District)

Incorporated May 18, 1953

Harry Christensen <i>President</i>	Mary E. Moore <i>Treasurer</i>
Total Assets	\$287,750 81

WINCHENDON

Marquette Credit Union
94 Central Street

Incorporated September 19, 1939

R. F. Robichaud <i>President</i>	Vincent Buckley <i>Treasurer</i>
Total Assets	\$101,129 47

WINTHROP

Beach Credit Union
330 Shirley Street

Incorporated August 8, 1939

Nathan Goldberg <i>President</i>	Michael Skolnick <i>Treasurer</i>
Total Assets	\$156,473 74

WOBURN

Atlantic Gelatin Credit Union
Hill Street

Incorporated July 13, 1950

L. T. Orsillo <i>President</i>	A. A. King <i>Treasurer</i>
Total Assets	\$366,681 89

Woburn Credit Union
4 Federal Street

Incorporated May 2, 1955

J. F. Marashio <i>President</i>	J. J. Moss <i>Treasurer</i>
Total Assets	\$135,572 42

WORCESTER

Barton Credit Union
Rice, Barton & Fales
65 Tainter Street

Incorporated April 23, 1940

(Vacant) <i>President</i>	Mary T. Flavin <i>Treasurer</i>
Total Assets	\$25,241 24

C & K Employees Credit Union
93 Grand Street

Incorporated January 28, 1957

A. O. Peverett <i>President</i>	A. H. Prior <i>Treasurer</i>
Total Assets	\$224,305 17

**Central Massachusetts Telephone Workers
Credit Union**
15 Chestnut Street

Incorporated November 8, 1922

W. J. McGrath <i>President</i>	E. F. White <i>Treasurer</i>
Total Assets	\$802,076 09

Craftsman Credit Union
Parker Wire Goods Company, et al
149 Washington Street

Incorporated August 12, 1942

C. B. Angell <i>President</i>	H. E. Simmerer <i>Treasurer</i>
Total Assets	\$43,375 21

**The Graton & Knight Employees Credit
Union**
356 Franklin Street

Incorporated January 5, 1925

G. H. Crozier <i>President</i>	E. L. Perry <i>Treasurer</i>
Total Assets	\$99,267 12

John Bath Employees Credit Union
10 Mann Street

Incorporated March 9, 1948

R. C. Morse <i>President</i>	R. S. Kemp <i>Treasurer</i>
Total Assets	\$52,712 08

Jonsteel Credit Union
Johnson Steel & Wire Company,
Incorporated
53 Wiser Avenue

Incorporated May 2, 1949

E. C. Swenson <i>President</i>	R. J. Reynolds <i>Treasurer</i>
Total Assets	\$104,660 35

Morgan Employees Credit Union
15 Belmont Street

Incorporated January 31, 1927

C. K. Oberg <i>President</i>	Esther Currie <i>Treasurer</i>
Total Assets	\$73,744 76

Moulded Plastics Credit Union
14 Hygeia Street

Incorporated January 19, 1942

L. K. Blair
*President*F. L. Graham
Treasurer

Total Assets . . . \$13,116 21

Norton Credit Union
Norton Company
1 New Bond Street

Incorporated October 28, 1925

R. G. Clarke
*President*G. S. Williams, Jr.
Treasurer

Total Assets . . . \$482,115 47

Rockwood Sprinkler Employees Credit Union
38 Harlow Street

Incorporated April 9, 1937

F. E. Johnson
*President*T. R. Ashe
Treasurer

Total Assets . . . \$115,705 55

South Works Credit Union
American Steel & Wire Company
774 Millbury Street

Incorporated April 5, 1935

V. R. Faucher
*President*H. R. Jensen
Treasurer

Total Assets . . . \$1,185,717 97

U.S.E. — Worcester Credit Union
United States Envelope Company
Logan Division
75 Grove Street

Incorporated August 15, 1957

J. E. Malley
*President*R. G. Medhurst
Treasurer

Total Assets . . . \$159,863 21

Washburn Employees Credit Union
Washburn Company
28 Union Street

Incorporated December 3, 1941

R. A. Nelson
*President*Beulah B. Hocking
Treasurer

Total Assets . . . \$56,769 59

Worcester Fire Department Credit Union
Room 226
4 Walnut Street

Incorporated July 6, 1937

H. E. Stevens
*President*Wilbert Baker
Treasurer

Total Assets . . . \$139,082 24

Worcester Gas Light Employees Credit Union
25 Quinsigamond Avenue

Incorporated July 27, 1934

W. J. Clark
*President*J. L. Turnan
Treasurer

Total Assets . . . \$121,691 52

Worcester Police Department Credit Union
5 Waldo Street

Incorporated November 22, 1946

A. G. Belisle
*President*J. J. McKiernan
Treasurer

Total Assets . . . \$103,967 12

Worcester Polish Credit Union
135 Millbury Street

Incorporated January 5, 1926

Frank Ciborowski
*President*Stella A. Ciborowski
Treasurer

Total Assets . . . \$4,995 39

Worcester Postal Credit Union
Post Office Building
Franklin Square

Incorporated December 9, 1926

J. J. Feeley
*President*D. F. Kelly
Treasurer

Total Assets . . . \$156,869 11

Worcester Public Works Credit Union
20 East Worcester Street

Incorporated May 25, 1943

C. B. Hardy
*President*Phyllis C. Mariano
Treasurer

Total Assets . . . \$36,601 69

Worcester Thompson Credit Union
115 Stafford Street

Incorporated July 9, 1941

John Gabrielian
*President*Walter Misilo
Treasurer

Total Assets . . . \$42,326 86

WORCESTER	
Worcester Wire Works Employees Credit Union	
70 James Street	
Incorporated January 26, 1937	
J. S. Burke	M. E. Anderson
<i>President</i>	<i>Treasurer</i>
Total Assets	\$96,294 45

Worcester Workmens Circle Credit Union	
50 Water Street	
Incorporated November 17, 1922	
Jacob Adelson	Abraham Jarger
<i>President</i>	<i>Treasurer</i>
Total Assets	\$12,833 15

ABSTRACTS OF THE ANNUAL REPORTS
OF
CREDIT UNIONS
ARRANGED ALPHABETICALLY BY CITIES AND TOWNS,
SHOWING
PRINCIPAL ASSETS AND LIABILITIES, DIVIDENDS,
AND OTHER INFORMATION
AS OF
THE CLOSE OF BUSINESS JUNE 30, 1961

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
ACTON							
T. I. C. Employees . . .	101,095	-	10,121	13,046	-	623	124,885
ACUSHNET							
Acushnet Process Employees . . .	79,750	-	265,028	23,321	-	10	368,109
AMESBURY							
Amesbury Franco-American	186,671	642,219	81,225	40,842	19,367	1,392	971,716
ASHLAND							
Fenwal	43,982	-	170,750	8,962	-	318	224,012
Lombard Governor . . .	11,898	-	18,739	4,233	-	-	34,870
ATHOL							
Athol	829,158	2,265,656	1,336,691	163,735	-	15,627	4,610,867
ATTLEBORO							
Attleboro	52,535	397	13,922	15,480	-	1,383	83,717
Sisalkraft	63,559	40,525	96,661	8,382	-	94	209,221
AUBURN							
Lodding Employees . . .	32,543	-	31,977	1,613	-	902	67,035
Worcester Rendering Employees	4,433	-	66	200	-	-	4,699
BARRE							
Barwoolco	64,789	85,009	164,628	8,854	-	-	323,280
BEDFORD							
Mitre Employees	234,236	-	30,858	10,503	-	-	275,597
BEVERLY							
Beverly Investment . . .	22,240	-	25,841	3,601	-	-	51,682
Beverly Municipal . . .	200,829	-	92,924	9,032	-	-	302,785
Rantoul	75,942	-	3,176	8,938	-	-	88,056
BILLERICA							
Lowell Rendering Employees	13,419	-	2,126	7,116	-	-	22,661
BOSTON							
Allis-Chalmers	185,010	-	17,309	11,060	-	-	213,379
Alpha	15,406	-	26,739	151	-	185	42,481
American Chapels	208,273	-	137,262	21,515	-	437	367,487
Armour-Chamberlain . . .	43,353	-	52,000	20,712	-	243	116,308
B C G Employees	663,656	-	169,819	35,648	-	873	869,996
Ber Ditcherver	24,033	-	-	1,224	-	28	25,285
B L H Employees	78,289	-	106,485	20,841	-	459	206,074

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
86,487	-	2,631	35,725	42	4¼	369	-	239
326,085	-	-	41,996	28	5	929	-	295
769,856	89,899	11,925	78,357	21,679	4	1,568	359	613
205,753	-	-	18,020	239	5	595	-	160
31,353	-	1,520	1,708	289	4	127	-	70
4,065,153	-	70,973	424,828	49,913	3⅞	5,555	-	1,682
70,196	-	-	13,221	300	2½	903	-	296
185,011	-	-	21,730	2,480	4⅝	310	-	144
60,656	-	-	6,336	43	4½	92	-	53
3,428	-	-	1,271	-	4	38	-	20
289,053	-	-	29,290	4,937	4	377	-	162
252,694	-	-	17,903	5,000	4¼	831	-	400
27,131	4,376	-	20,135	40	3½	182	68	39
280,980	-	-	21,433	372	5	510	-	393
78,524	-	-	9,510	22	5	436	-	252
19,023	-	-	3,638	-	4	88	-	49
185,914	-	-	26,335	1,130	4¼	627	-	358
39,456	-	-	3,024	1	3⅞	236	-	75
307,685	-	5,854	52,508	1,440	5½	915	-	490
89,502	-	13,332	13,434	40	5	342	-	139
657,918	-	-	208,279	3,799	4	1,901	-	1,195
19,694	-	-	5,587	4	4	91	-	63
190,430	-	-	15,198	446	5	388	-	169

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
BOSTON (Continued)	\$	\$	\$	\$	\$	\$	\$
Blue Hill	1,324,753	3,838,477	2,165,219	127,980	29,000	—	7,485,429
Borisaver	46,501	—	23,000	2,118	—	171	71,790
Boston American Composing Room	26,730	—	1,200	2,084	—	—	30,014
Boston & Albany Employees	852,914	389,455	1,305,620	76,230	—	3,008	2,627,227
Boston & Maine Railroad Employees	446,829	—	1,396,466	293,614	—	6	2,136,915
Boston Arbeiter Ring	36,471	—	7,000	4,005	—	—	47,476
Boston Edison Employees	1,205,471	—	739,194	121,706	—	1,256	2,067,627
Boston Firefighters	1,064,556	403,336	75,423	58,604	—	—	1,601,919
Boston I R A Employees	22,713	—	8,475	3,524	—	—	34,712
Boston Post Office Employees	880,191	94,039	233,913	35,404	—	17,136	1,260,683
Boston Progressive	316,286	466,888	98,958	44,667	31,878	2,225	960,902
Boston Railway Mail Employees	92,930	—	20,643	6,178	—	—	119,751
Boston Shell	128,264	—	26,000	14,907	—	—	169,171
Boston Taxi Drivers Association	4,030	—	—	1,870	—	2,498	8,398
Boston University Employees	209,623	—	109,222	19,857	—	376	339,078
Boston USCSC Employees	28,240	—	19,302	12,185	—	93	59,820
Brighton-Allston	58,758	—	2,049	—	—	—	60,807
Cabot Boston	146,830	42,724	121,001	30,035	—	633	341,223
City	16,109	12,044	36,119	3,670	—	120	68,062
City of Boston Employees	1,856,019	—	97,000	99,886	—	—	2,052,905
Colonial Employees	47,250	—	5,520	7,767	—	156	60,693
Columbus	10,967	—	11,368	1,938	—	—	24,273
Consumers	63,049	—	39,156	1,000	—	300	103,505
Coreneo Employees	5,816	—	48	778	—	73	6,715
Dorchester	4,142	—	3,273	123	—	—	7,538
Dorchester Browning Eaton	38,853	—	10,000	17,619	—	—	66,472
Emblem	59,075	18,933	17,251	6,288	—	402	101,949
Federal	65,637	—	37,059	13,277	—	363	116,336
Federal	68,862	—	41,745	14,039	—	196	124,842
Federation	84,815	—	—	1,923	—	—	86,738
Filene	270,666	136,332	621,176	12,431	—	974	1,041,579
Firefundic	13,823	—	8,267	3,928	—	55	26,073
Forty Associates	32,990	—	38,749	3,021	—	—	74,760
Franklin Aid, The	30,638	—	—	3,980	—	229	34,847
Friendship, The	63,519	—	—	6,777	—	—	70,296
Geneva	36,590	—	12,613	531	—	—	49,734
Gilco	29,479	—	70,547	11,630	—	1,242	112,898
Glenway	5,937	—	—	312	—	—	6,249
Glodel	34,366	—	2,000	419	—	—	36,785
Gulf Boston	47,176	—	26,242	2,815	—	475	76,708
Harbor Village	22,938	—	1,497	568	—	—	25,003
Harmony	8,460	—	7,153	570	—	—	16,183
Harold	276,915	—	2,151	12,473	—	—	291,539
Herald-Traveler Employees, The	93,340	—	57,472	15,083	—	295	166,190
Hillside	310,759	70,963	257,277	23,135	—	50	662,184
Howard	51,290	—	49,765	8,864	—	—	109,919
Howco	12,287	—	2,370	7,202	—	—	21,859
Humboldt	62,799	—	64,779	12,557	—	—	140,135
Industrial, The	758,587	108,937	102,136	46,677	—	—	1,016,337
I O S O I	1,855	—	4,000	621	—	—	6,476
Jamaica Plain	20,524	—	—	1,336	—	—	21,860
Liberal	33,342	—	—	514	—	—	33,856
Liberty	107,568	59,356	67,322	14,461	—	5	248,712

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
6,613,340	12,644	134,635	518,682	206,128	3½	7,199	35	1,734
64,785	-	-	6,993	12	4	141	-	81
24,959	-	-	4,842	213	5½	186	-	112
1,711,043	-	-	912,632	3,552	5	5,481	-	2,710
420,039	576,891	338,210	800,772	1,003	7½	4,295	1,972	1,301
35,465	-	-	11,994	17	3	200	-	101
1,673,061	224,431	-	162,438	7,697	4	3,971	2,104	1,470
1,322,096	-	34,721	215,219	29,883	5	2,001	-	1,740
28,258	-	-	6,452	2	6	122	-	73
1,067,780	-	-	186,957	5,946	3½	6,542	-	3,827
826,445	15,748	26,662	57,023	35,024	3	5,371	136	1,021
91,731	-	-	28,003	17	4	720	-	398
150,573	-	-	18,523	75	6	300	-	167
4,862	-	-	3,536	-	-	187	-	64
310,527	-	-	27,208	1,343	5	775	-	475
51,771	-	3,082	4,965	2	4	195	-	70
48,909	-	-	11,610	288	4½	414	-	324
314,597	-	7,925	18,688	13	4½	391	-	176
61,511	-	-	6,281	270	3½	164	-	46
1,609,725	5,229	-	327,234	110,717	6	11,393	50	5,605
51,722	-	-	8,816	155	4	360	-	182
18,533	-	-	5,662	78	3	131	-	56
81,565	-	-	21,323	617	3	560	-	197
4,281	-	1,439	813	182	3½	44	-	23
5,805	-	22	1,711	-	-	153	-	41
58,672	-	-	7,643	157	4	169	-	90
78,680	-	-	20,556	2,713	4	310	-	192
78,769	-	-	37,403	164	5	903	-	438
110,819	-	-	14,010	13	4	196	-	86
75,876	-	-	10,346	516	4½	764	-	425
909,678	-	-	123,127	8,774	3¾	2,191	-	887
23,446	-	-	2,627	-	5	120	-	56
65,214	-	-	9,476	70	3½	163	-	82
24,730	-	-	10,044	73	-	199	-	105
58,676	-	-	11,303	317	4	210	-	109
39,639	-	-	10,077	18	3	190	-	129
12,112	52,385	34,707	13,217	477	2½	738	358	236
4,626	-	1,175	438	10	5	75	-	27
31,544	-	-	5,235	6	4½	137	-	86
62,054	-	-	14,570	84	4½	248	-	110
19,461	-	-	5,192	350	-	486	-	297
12,262	-	-	3,916	5	2	61	-	25
241,512	-	-	49,868	159	5	672	-	497
136,920	-	-	28,929	341	3¼	1,050	-	506
576,064	-	-	83,257	2,863	4	1,054	-	442
96,641	-	-	13,189	89	4	406	-	161
17,828	-	-	4,031	-	4	62	-	28
111,744	-	-	28,255	136	3½	341	-	151
854,263	-	1,750	150,644	9,680	4½	2,212	-	1,189
6,430	-	-	46	-	-	56	-	6
15,984	-	-	5,850	26	5	130	-	113
29,901	-	-	3,940	15	4	115	-	74
211,762	-	-	34,204	2,746	4½	614	-	270

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
BOSTON (Continued)							
Lord Beaconsfield	155,646	63,858	49,411	14,372	1,957	946	286,190
Maccabee	61,485	8,500	9,158	2,335	-	771	82,249
Marillac	12,963	-	703	3,477	-	-	17,143
Mascot, The	59,019	47,350	60,000	14,855	-	347	181,571
Memorial	42,845	-	24,000	9,009	-	-	75,854
Mohriver	127,657	41,057	16,412	19,683	-	-	204,809
Moreland	57,239	-	-	8,410	-	56	65,705
Morgan Memorial	4,692	-	15,331	5,425	-	-	25,448
Mortons Employees	10,869	-	41,441	3,841	-	-	56,151
MTA Employees	2,672,020	-	1,034,062	50,191	-	241	3,756,514
Mutual	31,472	-	2,331	23	-	-	33,826
Navy Building	152,432	8,509	58,635	18,133	-	137	237,846
Navy Yard Employees	450,247	392,089	61,197	62,795	-	1,968	968,296
New Haven Railroad Employees	2,443,588	2,728,724	2,466,977	116,186	-	1,739	7,757,214
Noddle Island	264,670	498,597	109,533	19,112	-	4,780	896,692
One-Twenty	90,281	-	7,785	1,387	-	-	99,453
Overland	100,860	-	39,174	32,380	-	538	172,952
Plan	89,232	-	119,987	6,073	-	143	215,435
Pressers Union Local 12 ILGWU	34,405	-	28,270	7,351	-	193	70,219
Produce Terminal	51,966	-	10,641	2,953	-	188	65,748
Redberry	22,580	-	5,600	4,071	-	-	32,251
Rex	166,197	-	132,768	21,051	-	-	320,016
Roxbury Independent	85,042	38,781	143	6,993	-	-	130,959
Seaver	26,612	-	12,025	5,046	-	-	43,683
Security Employees	135,956	-	44,559	1,137	-	-	181,652
Social Service	234,110	893,776	662,554	53,007	-	1,046	1,844,493
Square Deal	17,004	-	12,897	4,661	-	-	34,562
State Employees	888,991	-	100,800	45,239	-	41	1,035,071
T & H Employees	37,368	-	40,556	4,520	-	-	82,444
Telephone Workers	4,952,341	-	977,313	213,049	-	-	6,142,703
Thriftway	7,026	-	4,185	739	-	-	11,950
T R I B	70,796	-	7,177	1,641	-	1	79,615
Victory	35,146	800	5,302	4,700	-	-	45,948
Wales Mfg Co Employees	12,138	-	17,888	2,058	-	75	32,159
Walter Baker Employees	237,250	-	245,291	31,009	-	886	514,436
Wards	25,355	-	23,340	497	-	-	49,192
Washington	59,599	-	49,169	6,575	-	-	115,343
Welcome	8,448	-	-	748	-	-	9,196
Welfare	30,766	-	29,200	2,247	-	-	62,213
Westinghouse Employees	18,299	-	5,270	3,785	-	130	27,484
Whitson, The	62,846	99,809	72,782	34,370	-	-	269,807
Zaslav Volin	58,961	-	12,000	7,579	-	-	78,540
BRAINTREE							
Walworth	19,088	-	56,173	4,207	-	-	79,468
BRIDGEWATER							
Bridgewater	313,135	399,431	156,282	46,307	22,842	2,377	940,374
BROCKTON							
Barbourwelt	15,758	-	18,867	2,034	-	-	36,659
Brockton	944,454	1,167,139	539,342	115,809	-	-	2,821,022
Brockton Brotherhood	343,386	249,306	89,984	31,631	52,221	2,057	717,251
Brockton EMSR	25,996	37,278	18,719	4,917	-	2,944	93,867
Brockton Firemens	64,699	-	96,307	8,482	-	6,957	169,488
Brockton Postal Employees	67,339	-	72,823	12,760	-	264	153,186

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
247,803	-	-	34,922	3,465	3¾	999	-	447
71,662	-	-	9,845	742	4½	216	-	165
15,751	-	-	1,374	18	4	119	-	53
157,374	-	-	19,547	4,650	3½	466	-	160
66,408	-	-	9,429	17	4½	296	-	170
168,541	-	-	30,135	6,133	4	501	-	208
55,520	-	-	10,163	22	4½	299	-	153
21,857	-	-	3,588	3	2	221	-	63
48,424	-	-	7,722	5	4	118	-	41
3,007,749	-	-	739,661	9,104	2¼	6,126	-	5,480
25,576	-	-	8,201	49	3½	166	-	141
218,028	-	5,350	13,854	614	4¾	692	-	369
862,976	-	73	90,155	15,092	3¾	4,011	-	2,001
6,635,087	-	-	993,960	128,167	5	9,307	-	5,030
791,701	8,634	-	70,960	25,397	4	1,609	16	1,122
91,226	-	-	8,216	11	5	387	-	148
91,467	-	-	80,970	515	3¾	477	-	318
159,276	29,120	-	26,763	276	5	561	61	265
65,429	-	-	4,690	100	4	292	-	149
55,468	-	-	10,063	217	4½	280	-	169
27,590	-	-	4,659	2	3½	265	-	82
231,048	-	29,200	58,655	1,113	4	857	-	486
115,455	-	-	11,817	3,687	3¾	299	-	120
35,773	-	-	7,901	9	4	113	-	55
157,798	-	-	21,885	1,969	4½	602	-	280
1,497,470	111,912	-	161,111	74,000	3½	3,059	108	702
30,593	-	-	3,965	4	3½	121	-	49
880,700	6,804	-	141,338	6,229	4½	3,414	49	1,679
72,060	-	-	9,521	863	4	241	-	145
4,634,831	-	-	1,313,432	194,440	3¾	13,055	-	6,882
11,001	-	-	948	1	3¾	75	-	36
70,437	-	-	8,926	252	4½	202	-	125
34,783	-	-	10,879	286	4	145	-	89
29,990	-	-	2,121	48	2½	226	-	89
458,361	-	-	54,844	1,231	4	806	-	443
13,488	25,900	2,974	6,820	-	5	136	32	58
98,966	-	-	16,369	8	4	294	-	132
8,011	-	-	1,170	15	4	131	-	78
52,728	-	-	9,433	52	4	224	-	119
22,435	-	-	4,805	244	-	276	-	162
201,429	-	4,232	54,077	10,069	3½	699	-	275
65,725	-	-	12,756	59	6	239	-	132
12,811	52,266	-	14,376	15	6	417	206	167
782,299	-	58,631	62,636	36,808	3¾	2,002	-	894
31,308	-	-	5,096	255	3¾	164	-	100
2,426,970	40,130	52,383	250,903	50,636	4	3,700	4,507	1,682
450,280	57,168	76,242	118,702	14,859	4	1,111	116	835
70,800	-	5,705	15,874	1,488	3	190	-	98
156,765	-	-	12,723	-	4½	476	-	220
133,840	343	164	17,983	856	4	356	1	145

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
BROCKTON (Continued)							
Brockton Taunton Gas							
Employees	17,044	—	102,580	3,597	—	539	123,760
Campello	79,890	34,570	13,197	6,487	2,713	—	136,857
Crescent, The	1,036,543	1,481,140	483,636	150,012	60,124	155	3,211,610
Edico	112,791	58,807	107,052	6,357	—	—	285,007
Lafayette	55,736	171,672	123,403	8,463	—	—	359,274
Producers Dairy Employees	11,084	—	6,016	1,702	—	—	18,802
BROOKLINE							
Brookline Municipal	625,988	1,135,217	53,862	28,864	64,537	—	1,908,468
Longwood	155,765	30,716	12,230	18,145	—	413	217,269
St. Aidan's	4,372	—	2,270	386	—	49	7,077
CAMBRIDGE							
Bay State	288,110	307,435	102,952	23,204	—	3,774	725,475
Cambridge	15,693	—	7,440	1,079	—	319	24,531
Cambridge Portuguese	73,962	503,792	242,048	29,425	—	1,417	850,644
Cambridge Utilities							
Employees	127,331	—	99,029	1,102	—	—	227,462
Central	17,184	—	9,512	3,418	—	—	30,114
C T C	68,658	4,694	15,865	13,336	—	—	102,553
Darex	339,327	—	65,421	2,815	—	—	407,563
Eamco	62,571	—	19,983	11,485	—	—	94,039
Eastern	15,053	—	42,515	2,557	—	—	60,125
Elm	54,827	2,775	11,443	15,994	—	—	85,039
Harvard University							
Employees	781,862	582,294	745,827	26,220	—	723	2,136,926
Inman	22,784	—	4,246	2,484	—	—	29,514
M B CO	11,914	—	13,144	2,312	—	—	27,370
Simco	213,603	49,008	280,392	18,168	—	—	561,171
Swift Employees	68,677	—	63,819	3,660	—	—	136,156
Woven Hose Employees	70,979	—	47,619	18,138	—	272	137,008
CANTON							
Plymouth Rubber	53,917	—	55,000	2,929	—	—	111,846
CHELMSFORD							
P. F. S. Employees	8,641	—	—	1,980	—	773	11,394
CHELSEA							
American Independent	28,704	—	10,032	3,115	—	—	41,851
Atlantic	75,497	—	7,207	17,799	—	881	101,384
Benjamin Franklin	220,402	6,990	39,479	11,220	—	3,500	281,591
Carmel	971,369	419,934	1,015,775	70,950	24,620	—	2,502,648
Chestnut	25,584	200	17,603	3,970	—	—	47,357
Congress	22,690	—	7,207	5,376	—	—	35,273
Continental	105,013	—	16,391	2,568	—	3,294	127,266
Independent	73,976	—	5,488	6,306	—	1,038	86,808
Jogues	14,469	—	41,899	2,331	—	336	59,035
Judaean	28,135	5,600	27,221	7,131	—	—	68,087
Madison	35,426	—	8,933	4,308	—	209	48,876
New Chelsea	478,443	50,217	33,139	408	—	873	563,080
Ponedeler	53,710	—	—	1,287	—	—	54,997
Walnut	30,514	—	16,982	3,881	—	25	51,402
Winnisimmet	211,684	72,960	23,984	22,899	—	—	331,527

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
114,234	-	-	9,525	1	3 $\frac{3}{8}$	225	-	105
107,351	1,913	10,886	13,859	2,848	3 $\frac{1}{4}$	667	23	252
2,543,782	164,044	127,864	307,868	68,052	3 $\frac{7}{8}$	5,253	171	1,981
242,373	-	-	39,744	2,890	4 $\frac{1}{2}$	348	-	176
290,870	-	14,705	46,412	7,287	4	697	-	162
18,046	-	-	635	121	3 $\frac{1}{2}$	73	-	35
1,694,332	-	-	170,691	43,445	3 $\frac{3}{4}$	2,608	-	1,375
198,405	-	-	16,254	2,610	4 $\frac{1}{4}$	527	-	259
5,400	-	-	1,593	84	4	103	-	28
589,165	-	751	120,673	14,886	4	1,116	-	634
10,694	-	-	13,734	103	-	197	-	110
747,444	-	-	82,856	20,344	4	1,000	-	314
197,039	-	-	30,398	25	4	684	-	358
25,842	-	-	4,244	28	4	79	-	39
92,607	-	-	9,398	548	5 $\frac{1}{2}$	250	-	149
337,068	-	-	65,632	4,863	5	955	-	680
80,928	-	-	12,867	244	3 $\frac{1}{2}$	385	-	180
35,830	-	-	24,112	183	3 $\frac{3}{4}$	132	-	59
72,721	-	-	11,120	1,198	4	182	-	115
1,927,929	-	9,160	105,927	93,910	4	3,501	-	1,514
26,241	-	-	3,172	101	4	126	-	63
23,797	-	-	3,209	364	5	75	-	24
494,680	-	-	63,723	2,768	4 $\frac{1}{2}$	720	-	471
90,574	-	15,388	29,421	773	3 $\frac{1}{2}$	523	-	205
125,230	-	-	11,667	111	3 $\frac{3}{8}$	530	-	363
99,372	-	-	11,470	1,004	4	455	-	266
11,000	-	-	332	62	-	99	-	31
35,984	-	-	5,867	-	4	165	-	77
91,521	-	-	9,190	673	2	355	-	216
206,446	-	119	74,629	397	2	920	-	751
2,163,308	-	33,175	285,506	20,659	4	3,822	-	2,020
34,893	-	-	12,446	18	3 $\frac{1}{2}$	164	-	71
28,930	-	-	6,341	2	4	100	-	61
98,485	-	-	27,945	836	2	473	-	322
61,118	-	-	25,403	287	2	418	-	214
53,907	-	-	5,119	9	2	231	-	80
56,617	-	-	11,396	74	2 $\frac{3}{4}$	175	-	72
35,107	-	3,828	9,718	223	3	331	-	265
512,794	-	-	49,120	1,166	4	1,394	-	1,078
44,098	-	-	10,528	371	4 $\frac{1}{4}$	368	-	130
40,488	-	-	10,868	46	3 $\frac{1}{2}$	195	-	91
281,599	-	-	42,171	7,757	3 $\frac{3}{4}$	860	-	325

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
CHICOPEE	\$	\$	\$	\$	\$	\$	\$
Aldenville	415,529	364,029	66,550	34,206	-	1,368	881,682
Chicopee Teachers	15,381	-	6,576	3,583	-	-	25,540
Dairy	15,736	-	23,432	7,735	-	252	47,155
F. W. Sickles Employees	174,345	230,600	21,755	62,523	-	11,960	501,183
Polish National	158,924	2,518,436	1,134,322	187,588	-	1,213	4,000,483
Spalding Employees	184,735	150,036	88,492	34,765	-	22	458,050
Springfield Rendering Employees	5,865	-	1,000	877	-	-	7,742
Texco	32,419	-	59,514	1,691	-	-	93,624
Williamansett	104,974	16,299	33,235	7,133	-	630	162,271
CLINTON							
Colonial Press	195,213	15,082	292,348	4,328	-	360	507,331
CONCORD							
G R	158,339	299,069	247,971	27,301	-	382	733,062
DANVERS							
Essex Agricultural	40,768	-	30,440	648	-	-	71,856
DEDHAM							
Hersey Employees	34,518	-	74,151	6,217	-	425	115,311
Rust Craft	293,769	-	140,989	15,299	-	264	450,321
DOUGLAS							
Hayward-Schuster Employees	99,932	64,269	267,216	11,061	-	4,080	446,558
EASTHAMPTON							
Hampco	43,207	-	13,682	10,218	-	-	67,107
EVERETT							
Carmote Employees	8,826	-	18,993	9,476	-	-	37,295
Everett	206,239	420,297	15,483	20,381	-	4,013	666,413
Everett Fire Department	18,538	-	3,405	1,278	-	1,700	24,921
Everett Police	31,997	-	11,700	3,199	-	-	46,896
Garden Street	54,000	-	14,024	8,594	-	294	76,912
Merchemco	363,051	414,344	128,053	5,342	-	1,762	912,552
Octane	99,719	-	91,207	10,782	-	-	201,708
Wapico	16,473	-	6,840	15,372	-	-	38,685
FALL RIVER							
Fall River Boys Club	35,445	-	11,239	1,376	-	345	48,405
Fall River Municipal Employees	1,207,425	3,712,368	504,100	40,847	-	1,500	5,466,240
Fall River Postal Employees	137,742	88,958	6,010	14,211	-	-	246,921
Kavodian	52,406	-	12,422	6,536	-	397	71,761
St. Anne's	1,473,085	1,111,970	1,001,065	56,377	78,402	1,589	3,722,488

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
742,911	-	25,104	79,639	34,028	4	1,732	-	713
22,199	-	-	3,322	19	4	179	-	49
36,239	-	-	10,692	224	3½	82	-	49
436,944	-	-	51,029	13,210	3	1,090	-	335
3,635,984	-	36,861	275,733	51,905	3¾	4,200	-	754
398,508	-	-	48,532	11,010	3¾	1,250	-	496
5,821	-	-	1,921	-	4	57	-	36
86,515	-	-	6,808	301	3¾	308	-	117
140,547	-	7,651	11,951	2,122	3¾	540	-	214
446,097	-	-	60,168	1,066	3½	906	-	487
679,144	-	-	39,361	14,557	4¾	755	-	334
53,198	10,847	-	7,808	3	4½	387	116	70
108,644	-	-	6,083	584	4	262	-	136
399,928	-	-	48,098	2,295	4	939	-	493
362,628	-	7,486	75,864	580	3	746	-	249
60,519	-	-	6,015	573	4¼	243	-	132
26,649	4,055	-	6,590	1	3½	104	41	44
594,956	-	-	55,881	15,576	4	1,247	-	569
15,952	-	-	7,284	1,685	-	140	-	103
35,255	-	-	11,641	-	4	181	-	79
69,921	-	-	6,478	513	4	158	-	85
813,942	-	-	87,034	11,576	4½	920	-	650
156,782	-	-	44,881	45	4	532	-	280
26,552	-	-	12,133	-	4	120	-	80
40,231	-	-	8,005	169	3	401	-	112
5,111,747	-	-	293,772	60,721	2	6,615	-	2,130
225,731	-	-	18,591	2,599	4	613	-	323
56,783	-	-	14,504	474	4	206	-	97
3,327,881	-	-	351,159	43,448	3¾	7,854	-	2,433

LOCATION AND NAME (Words "Credit Union", omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
FITCHBURG							
Cleghorn	472,031	769,354	401,583	50,270	-	798	1,694,036
Crobank	103,173	-	107,052	24,086	-	342	234,653
Falpac	6,326	-	29,994	1,459	-	-	37,779
Filestra	5,831	-	-	272	-	-	6,103
Fitchburg I-C	1,337,103	3,096,976	278,691	210,671	-	1,922	4,925,363
Fitchburg Italian-American	110,271	-	2,265	1,628	-	-	114,164
Fitchburg Postal Employees	45,931	3,805	7,091	734	-	192	57,753
Fitchco	250,235	-	78,461	19,537	12,275	764	361,272
Senco	28,933	-	16,035	874	-	123	45,965
Simonds Employees	79,895	-	289,793	16,866	-	-	386,554
Tri-City	22,911	-	12,430	1,837	-	49	37,227
Workers	647,174	5,298,010	2,009,325	95,004	-	478	8,049,991
FRAMINGHAM							
D. M. C.	135,704	-	590,490	36,798	-	406	763,398
Fountain	503	-	6,359	2,007	-	-	8,869
Framingham UAW	136,454	-	58,316	824	-	561	196,155
Independent Hebrew	24,681	-	1,111	4,396	-	-	30,188
FRANKLIN							
Thomson	18,954	-	24,750	1,101	-	-	44,805
GARDNER							
Gardner Franco-American.	933,330	1,291,833	102,275	103,901	11,180	-	2,442,519
Gardner Polish-American . .	64,587	100,043	33,562	7,874	-	619	206,685
GLOUCESTER							
40-Fathom	22,840	-	16,478	4,125	-	85	43,528
Gloucester	43,691	-	2,837	3,019	-	46	49,593
Gloucester Fire Department	11,152	-	5,472	2,932	-	-	19,556
Gloucester Municipal	32,771	-	4,956	4,926	-	1,610	44,263
Gloucester Teachers Association	5,069	-	4,565	3,424	-	-	13,058
GREENFIELD							
G. T. & D.	160,434	-	40,428	13,949	-	98	214,909
Treasure	39,760	-	46,805	950	-	107	87,622
GROTON							
Hovoco	17,064	-	33,464	10,549	-	-	61,077
Nashoba	22,770	-	12,695	3,575	-	-	39,040
HAVERHILL							
Hamel Employees	7,522	-	56,552	286	-	-	64,360
Haverhill	21,322	-	7,363	1,852	-	-	30,537
Haverhill Fire Department	40,733	63,755	43,115	13,856	-	-	161,459
Haverhill Italian American	154,417	801,762	158,680	63,019	11,990	35	1,189,903
Haverhill Police Department	24,848	-	1,850	6,384	-	-	33,082
Haverhill Postal Employees	48,495	-	6,400	1,387	-	-	56,282
Haverhill Teachers	82,831	139,813	148,819	30,158	-	-	401,621
M E E C Employees	17,944	-	4,184	3,343	-	81	25,552
Olympia	17,371	-	16,789	631	-	34	34,825

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
1,515,795	-	35,373	119,932	22,936	4¼	2,819	-	914
203,141	-	-	29,696	1,816	4½	1,078	-	432
22,865	4,269	-	10,557	88	5	163	16	51
4,153	-	-	1,945	5	5	47	-	31
4,351,457	10,889	10,500	470,669	81,848	4½	6,047	4	2,235
104,760	-	-	9,183	221	4	411	-	237
49,410	46	-	8,098	199	4	197	6	104
307,988	-	-	53,097	187	6¼	587	-	360
34,690	1,816	-	8,781	678	4½	119	14	57
351,396	-	-	34,820	338	4¾	849	-	305
24,833	9,371	-	3,021	2	4	145	29	45
5,376,398	1,534,956	-	988,734	149,903	4¼	5,365	3,505	2,377
699,299	-	-	64,056	43	3½	1,750	-	672
6,959	-	-	1,884	26	3	45	-	8
168,357	-	-	27,658	140	4	979	-	521
26,028	-	-	4,158	2	4½	146	-	56
41,675	-	-	3,129	1	5	85	-	50
2,092,493	-	29,516	272,737	47,773	3¾	4,565	-	2,133
191,868	-	-	12,851	1,966	3½	512	-	154
32,896	-	-	10,226	406	3¾	99	-	59
34,906	-	-	14,673	14	5	139	-	86
16,856	-	-	2,700	-	5	70	-	41
37,266	-	-	6,802	195	5	199	-	102
11,213	-	-	1,843	2	2	122	-	31
176,854	-	-	35,509	2,546	3½	797	-	405
64,981	5,704	6,879	9,085	973	3½	127	30	70
52,228	-	-	8,848	1	4½	251	-	89
34,922	-	-	3,603	515	4	258	-	84
54,140	-	-	10,220	-	4	169	-	48
24,966	-	-	5,569	2	3½	98	-	46
147,782	-	-	10,828	2,849	4	401	-	96
1,050,896	-	30,823	77,291	30,893	3½	1,239	-	342
27,940	-	-	5,102	40	4	115	-	78
46,475	-	-	9,807	-	5	166	-	98
309,523	-	57,737	27,043	7,318	4½	351	-	117
23,100	-	-	2,164	288	4	130	-	62
28,972	-	-	5,836	17	-	183	-	50

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
HOLYOKE	\$	\$	\$	\$	\$	\$	\$
Holyoke	11,350	549,101	257,930	51,720	-	1,365	871,466
Holyoke Municipal Employees	76,137	-	5,303	13,763	-	-	95,203
Holyoke Postal	14,519	-	16,750	1,092	-	-	32,361
Holyoke Teachers	28,301	-	2,517	1,454	-	-	32,272
Nablanco	31,830	-	30,199	9,307	-	46	71,382
Prentiss Wire	3,104	-	7,749	1,933	-	-	12,786
Tecnifax Employees	42,652	-	48,011	5,161	-	519	96,343
HOPEDALE							
Worcester Suburban Employees	84,675	-	1	16,110	-	-	100,786
HUDSON							
Lapointe Employees	107,816	-	12,672	8,210	-	220	128,918
LAWRENCE							
Elgasco	69,632	-	77,295	5,104	-	-	152,031
Emastryco	18,501	-	3,899	2,379	-	-	24,779
Frontenac	79,571	143,579	42,056	19,444	-	2,262	286,912
Lawrence	349,488	284,757	48,113	104,670	-	-	787,028
Lawrence Firefighters	112,960	102,546	38,382	21,996	-	100	275,984
Lawrence Modern	74,834	-	2,931	1,990	-	150	79,905
Lawrence Postal Employees	31,980	-	3,400	2,342	-	-	37,722
Lawrence Teachers	42,036	-	62,291	9,751	-	350	114,428
Marconi	88,209	101,004	32,711	14,498	-	198	236,620
Prospect Hill Presbyterian	3,181	-	1,071	2,128	-	-	6,380
United	5,728	-	800	1,220	-	103	7,851
LEOMINSTER							
Doyle Works	12,112	-	90,041	9,757	-	-	111,910
Leominster	23,971	-	5,117	2,367	-	96	31,551
Pyrallart Employees	419,829	202,341	233,223	60,386	-	-	915,779
LOWELL							
Highland	104,934	-	5,214	386	-	-	110,534
Ideal	85,808	-	3,200	3,811	-	346	93,165
Jeanne d'Arc	242,165	3,171,181	1,372,062	272,041	3,900	22	5,061,371
Lowell	56,287	62,180	45,290	12,282	-	713	176,752
Lowell Electric Light Employees	55,265	-	57,027	5,899	-	331	118,522
Lowell EMSR	19,581	-	8,850	1,358	-	-	29,789
Lowell Firemens Club	102,778	-	40,972	8,920	-	-	152,670
Lowell Postal Employees	24,463	-	8,500	1,160	-	-	34,123
Northern Massachusetts Telephone Workers	439,976	1,067,595	172,788	53,105	-	702	1,734,166
LYNN							
Brotherhood	870,996	808,075	314,953	136,975	-	3,400	2,134,399
General Electric River Works Employees	1,115,150	-	931,322	232,338	-	-	2,278,810
Greek Community	181,812	59,929	66,088	18,833	-	367	327,029
Labor Circle	64,616	57,697	82,923	4,885	-	566	210,687
Lynn	159,174	75,333	75,946	11,383	-	-	321,836

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
698,265	-	-	150,953	22,248	3 $\frac{7}{8}$	545	-	147
80,799	-	-	13,869	535	4 $\frac{1}{2}$	377	-	224
24,353	-	-	7,877	131	4	199	-	83
24,810	-	-	7,383	79	4	165	-	49
62,756	-	-	8,624	2	4 $\frac{1}{4}$	614	-	253
9,874	-	-	2,912	-	4	83	-	29
87,970	-	-	8,320	53	4 $\frac{3}{4}$	252	-	85
82,586	-	-	18,095	105	3 $\frac{1}{2}$	230	-	141
107,786	-	-	20,056	1,076	4	296	-	213
103,988	-	-	47,029	1,014	4	311	-	204
12,137	-	-	12,642	-	2	67	-	47
194,533	25,448	10,456	50,085	6,390	3 $\frac{1}{2}$	864	72	261
592,283	10,431	5,759	170,883	7,672	4	1,958	16	805
251,609	-	225	19,995	4,155	4	566	-	179
62,816	-	-	17,041	48	4	332	-	126
29,961	-	-	7,718	43	5	173	-	94
103,905	-	-	10,521	2	3 $\frac{1}{2}$	279	-	85
198,635	-	1,408	34,534	2,043	4	598	-	199
5,386	-	-	994	-	3 $\frac{1}{2}$	101	-	13
5,378	-	-	2,473	-	-	103	-	15
88,605	-	11,406	11,899	-	3 $\frac{7}{8}$	342	-	79
27,092	-	1,767	2,459	233	4	115	-	43
727,180	-	57,448	121,737	9,414	4 $\frac{1}{2}$	1,469	-	831
86,689	-	-	23,818	27	4	354	-	185
77,621	-	-	15,359	185	5	355	-	204
4,381,081	-	-	592,840	87,450	3 $\frac{7}{8}$	5,499	-	1,092
136,188	-	-	39,072	1,492	4	305	-	130
99,108	-	-	19,137	277	4	263	-	121
22,812	-	-	6,977	-	5	83	-	41
135,439	-	-	16,967	264	5	398	-	239
27,583	-	-	6,538	2	4 $\frac{1}{4}$	190	-	109
1,412,370	-	-	290,601	31,195	3 $\frac{3}{4}$	3,352	-	1,450
1,869,770	-	-	246,767	17,862	5	2,183	-	904
1,900,400	-	-	375,719	2,691	3 $\frac{1}{2}$	8,023	-	3,292
307,811	-	-	16,564	2,654	4	753	-	293
179,164	-	-	31,482	41	3	572	-	107
257,697	-	-	59,654	4,485	4	695	-	254

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
LYNN (Continued)							
Lynn Independent Workmens Circle . . .	84,770	7,575	16,601	6,282	-	-	115,228
Lynn Municipal Employees . . .	70,594	-	134,000	6,819	-	159	211,572
Lynn Police . . .	77,151	50,227	6,000	14,582	-	-	147,960
Lynn Postal District Employees . . .	168,093	-	17,093	2,910	-	-	188,096
Lynn Teachers . . .	63,241	-	5,000	9,389	-	113	77,743
St. Jean Baptiste . . .	170,183	547,377	130,459	45,891	21,975	-	915,885
West Lynn G. E. Employees	758,475	-	58,300	21,141	-	52,252	890,168
MALDEN							
Bell Rock . . .	28,697	8,158	9,876	1,103	-	120	47,954
Cosmopolitan . . .	54,565	-	17,500	6,066	-	275	78,406
Faulkner . . .	2,008	-	5,707	1,722	-	-	9,437
Majestic . . .	19,543	-	1,432	2,818	-	-	23,793
Malden City Employees . . .	49,195	-	-	23,688	-	-	72,883
Malden G. & E. Employees	278,178	151,821	366,596	22,844	-	-	819,439
Progressive Workmens . . .	670,972	3,017,668	2,122,287	58,294	21,500	-	5,890,721
Safety . . .	30,218	2,594	15,362	2,568	-	-	50,742
MANSFIELD							
Mansfield . . .	556,029	82,287	72,256	35,670	-	1,784	748,026
MARBLEHEAD							
V. F. W. No. 2005 . . .	7,098	-	10,355	1,289	-	-	18,742
MARLBORO							
St. Mary's Parish . . .	40,794	13,329	43,481	17,396	-	755	115,755
MAYNARD							
Maynard Consumers . . .	114,970	150,692	218,439	26,420	-	1,127	511,648
MEDFORD							
Medford Municipal Employees . . .	117,327	-	178,757	13,576	-	-	309,660
MEDWAY							
Medway . . .	18,369	-	9,678	463	-	-	28,510
MIDDLEBORO							
Nemasket . . .	8,915	-	30,200	331	-	-	39,446
MILFORD							
Milford . . .	11,222	-	7,660	3,489	-	-	22,371
MILLBURY							
High Carbon . . .	89,868	-	37,243	15,605	-	-	142,716
Millbury . . .	571,760	351,140	112,626	63,644	15,545	1,961	1,116,676
Worcester Teachers . . .	96,403	-	35,026	2,883	-	-	134,312

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
102,398	-	-	12,814	16	4	554	-	220
199,416	-	-	11,233	923	4	508	-	313
120,393	-	-	24,905	2,662	4	319	-	150
143,912	-	-	43,314	870	6	524	-	306
62,433	-	-	15,163	147	3 $\frac{3}{4}$	378	-	127
657,255	96,400	20,142	118,309	23,779	3 $\frac{3}{4}$	1,732	131	481
768,739	-	-	118,553	2,876	3	2,788	-	2,227
40,267	-	-	7,303	384	3 $\frac{1}{2}$	259	-	148
67,050	-	-	11,356	-	4	233	-	119
8,121	-	-	1,316	-	-	42	-	18
19,349	-	-	4,406	38	3	171	-	105
50,561	-	-	21,915	407	5	425	-	243
734,200	-	14,391	62,137	8,711	4 $\frac{1}{2}$	764	-	542
5,104,392	-	44,166	579,969	162,194	3 $\frac{3}{4}$	6,040	-	1,588
38,959	-	-	11,447	336	3 $\frac{1}{2}$	230	-	79
645,870	-	-	94,299	7,857	3 $\frac{3}{4}$	2,361	-	1,005
13,223	-	-	5,427	92	2	256	-	69
48,373	44,510	11,835	10,042	995	3	813	826	143
453,583	-	19,259	33,912	4,894	3 $\frac{3}{4}$	936	-	327
252,989	-	-	55,920	751	4 $\frac{1}{2}$	680	-	551
26,349	-	-	2,160	1	3	135	-	38
35,391	-	-	4,050	5	3	316	-	86
15,165	-	-	7,206	-	2	61	-	20
121,520	-	-	21,196	-	4	280	-	148
990,758	-	28,578	82,095	15,245	1 $\frac{3}{4}$	2,813	-	1,311
118,092	-	-	14,653	1,567	3 $\frac{3}{4}$	669	-	213

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
NEW BEDFORD							
Aerovox Employees . . .	72,564	—	152,829	26,456	—	568	252,417
Citizens	144,109	72,117	20,505	15,558	—	353	252,642
Continental Employees . .	91,784	202,138	53,130	25,998	—	—	373,050
New Bedford Gas & Edison Light Company Employees	134,442	—	142,211	23,148	—	—	299,801
New Bedford Municipal Employees	44,572	214,632	77,018	40,184	—	429	376,835
New Bedford Postal Employees	48,180	—	5,000	11,882	—	—	65,062
Press Radio	6,901	—	17,809	4,437	—	—	29,147
Revere Copper & Brass Employees	108,601	—	242,299	29,195	—	621	380,716
St. Anne	21,292	675,304	220,449	35,006	19,224	7,288	978,563
Southern Massachusetts Telephone Workers . .	639,883	257,462	131,224	62,178	—	1,015	1,091,762
U-Strayco	46,082	37,636	48,257	8,219	—	—	140,194
NEWBURYPORT							
Newburyport	6,428	—	6,557	3,125	—	—	16,110
Ruthco	924	—	1,776	3,580	—	163	6,443
Towle Employees	46,673	—	48,089	8,930	—	322	104,014
NEWTON							
Easincor Employees . . .	6,646	—	414	991	—	—	8,051
Newton Municipal	72,296	—	49,503	2,869	—	436	125,104
Newton Teachers	18,903	—	1,090	1,068	—	18	21,079
NORTH ADAMS							
Hoosac Employees	28,758	—	34,960	2,822	—	—	66,540
Sprague Electric	690,372	101,042	316,160	177,798	—	—	1,285,372
NORTHBRIDGE							
K B	15,028	—	47,500	1,953	—	—	64,481
W. M. W.	525,059	—	239,352	59,524	—	571	824,506
NORWOOD							
Holliston Mills	21,688	—	37,075	8,496	—	148	67,407
M and N Employees . . .	57,279	—	8,382	16,231	—	—	81,892
Neponset Valley Postal Employees	15,243	—	1,206	1,482	—	—	17,931
Norwood School Employees	39,561	—	7,423	2,130	—	—	49,114
Plimpton	120,436	—	188,612	30,468	—	—	339,516
ORANGE							
Orange	192,273	144,263	10,880	20,550	—	1	367,967
PALMER							
Elco Club	52,852	—	104,592	9,861	—	—	167,305
General Package	97,227	—	71,140	4,553	—	195	173,115
Wick-Spring Employees . .	99,381	—	46,579	13,105	—	132	159,197

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
227,089	-	-	25,303	25	4	915	-	365
210,398	-	-	40,017	2,227	3¾	1,661	-	464
296,422	-	-	70,951	5,677	4	548	-	258
150,913	94,021	-	54,861	6	5	706	380	314
339,519	-	-	31,374	5,942	4	1,365	-	312
56,580	-	-	8,380	102	6	281	-	132
26,435	-	-	2,711	1	3	168	-	60
338,784	-	-	41,807	125	3¾	580	-	256
625,347	164,989	-	172,150	16,077	3¾	1,078	210	238
937,779	-	-	149,158	4,825	4	2,201	-	1,175
106,167	-	-	32,295	1,732	3¾	228	-	132
9,916	-	-	6,194	-	2	122	-	27
3,117	-	-	3,326	-	-	68	-	38
92,283	-	-	11,729	2	4	293	-	152
6,806	-	-	1,217	28	-	56	-	40
108,938	-	-	16,074	92	3¾	647	-	284
17,810	-	-	3,147	122	3½	275	-	75
56,243	-	-	10,294	3	3	250	-	101
1,062,109	17,342	-	202,359	3,562	4	2,764	398	1,274
54,328	-	-	10,151	2	4	135	-	54
649,627	-	-	174,783	96	3¼	2,706	-	1,371
59,123	-	-	8,269	15	4	141	-	64
76,041	-	1,655	4,185	11	2	358	-	207
16,985	-	-	938	8	4	266	-	108
44,406	-	-	4,708	-	3	138	-	75
313,464	-	-	23,854	2,198	4	688	-	317
339,335	-	-	25,960	2,672	3½	1,078	-	490
157,167	-	-	10,116	22	4	177	-	89
164,474	-	-	7,281	1,360	4	361	-	198
125,399	-	12,494	20,925	379	3½	554	-	204

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
PEABODY	\$	\$	\$	\$	\$	\$	\$
A. C. Lawrence Employees	156,105	—	65,318	25,301	—	321	247,045
Hellenic	145,263	278,245	7,213	31,771	—	826	463,318
Luso-American	2,808	—	2,500	1,059	—	—	6,367
Popular	36,026	—	14,370	2,350	—	—	52,746
PITTSFIELD							
Berkshire	57,788	—	13,279	9,224	—	—	80,291
Eagle	36,747	—	—	2,628	—	—	39,375
Pittsfield G. E. Employees	1,630,658	—	680,232	269,289	—	1,340	2,581,519
Pittsfield Postal Employees	13,025	—	3,094	154	—	—	16,273
Pittsfield Teachers	110,725	—	20,171	16,726	—	100	147,722
PLYMOUTH							
Plymouth Cordage	52,086	130,413	339,626	14,799	—	495	537,419
QUINCY							
ILSNEC	15,155	—	12,600	5,578	—	—	33,333
Pneumatic	218,936	—	131,877	27,035	—	—	377,848
Presidents City	40,172	—	27,246	480	—	96	67,994
Quincy EM&R	39,511	—	41,450	5,374	—	200	86,535
Quincy Municipal	159,599	75,211	30,173	48,788	—	—	313,771
Quinwey	150,747	—	30,869	8,992	—	—	190,608
White	25,426	—	67,900	7,866	—	—	101,192
Wollaston	434,756	118,824	24,176	23,644	—	10	601,410
RANDOLPH							
Randolph	12,849	—	—	1,438	—	—	14,287
REVERE							
Revere Firefighters	14,255	—	—	3,163	—	401	17,819
Sales House	8,107	—	940	6,022	—	—	15,069
Shirley	401,257	—	299,519	26,187	—	3,462	730,425
ROCKLAND							
Rockland	1,041,844	812,536	403,627	267,187	—	1,859	2,527,053
SALEM							
Northshore	208,133	42,738	83,353	3,026	—	415	337,665
St. Joseph Credit Union of Salem	138,005	1,326,972	493,741	75,436	39,151	469	2,073,774
Salem	80,817	—	93,507	9,100	—	—	183,424
Salem Italian American	43,717	—	31,015	4,904	—	285	79,921
Sylvania Employees	703,394	1,507	868,295	77,324	—	1,409	1,651,929
SAUGUS							
Saugus	203,515	136,594	34,359	56,155	22,100	724	453,447
SHARON							
Sharon	22,993	—	10,393	2,876	—	95	36,357
SHIRLEY							
Samson Cordage Employees	3,540	—	11,392	1,638	—	—	16,570

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
172,074	-	26,053	45,066	3,852	4	1,192	-	680
421,086	-	-	29,730	12,502	4½	835	-	310
6,028	-	-	233	106	-	84	-	4
41,984	-	-	10,088	674	3	251	-	87
68,349	-	-	11,625	317	3	166	-	110
35,769	-	-	3,581	25	4	110	-	54
2,162,857	-	-	410,300	8,362	4¼	7,365	-	3,628
13,638	-	-	2,635	-	4½	128	-	73
131,539	-	-	14,323	1,860	4½	355	-	187
471,855	9,018	-	49,407	7,139	3½	600	400	167
29,151	-	-	4,174	8	8	89	-	46
330,943	-	-	46,898	7	5	534	-	338
55,519	-	-	12,461	14	3	212	-	98
73,653	-	-	12,824	58	4	163	-	101
286,273	-	-	22,474	5,024	4	875	-	390
151,274	-	-	38,883	451	4	223	-	165
91,898	-	-	9,261	33	4	312	-	106
542,852	-	-	54,912	3,646	4	1,859	-	1,200
13,271	-	-	890	126	-	88	-	37
15,325	-	-	2,311	183	4½	79	-	47
8,261	-	-	6,775	33	3	187	-	62
666,423	-	12,436	48,992	2,574	4	1,222	-	639
2,265,143	-	19,975	216,557	25,378	4	4,614	-	1,784
283,887	-	1,250	51,149	1,379	4¼	556	-	345
184,384	1,630,260	39,072	183,124	36,934	3¾	2,574	1,750	452
162,744	-	-	20,490	190	3¾	429	-	153
64,728	-	6,772	7,521	900	4	325	-	145
1,003,926	-	414,139	220,734	13,130	3	5,044	-	1,895
400,187	-	-	46,443	6,817	3¼	1,622	-	543
33,597	-	-	2,641	119	4	214	-	74
11,285	-	1,192	4,093	-	3¾	89	-	38

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
SOMERSET	\$	\$	\$	\$	\$	\$	\$
Somerset Community	635,480	486,863	107,929	58,820	-	728	1,289,820
SOMERVILLE							
Bowker Employees	7,808	-	6,644	3,609	-	-	18,061
Colasso	130,526	-	2,212	8,401	-	-	141,139
Hinckley Rendering Employees	853	-	8,478	3,246	-	56	12,633
Nedco Employees	17,298	-	11,560	1,997	-	-	30,855
Porter Employees, The	36,416	-	43,645	4,081	-	543	84,685
SOUTHBIDGE							
Southbridge	388,830	1,480,433	753,798	85,491	-	-	2,708,552
SPRINGFIELD							
Alaco	62,955	-	22,448	1,180	-	60	86,643
American Bosch	309,559	312,087	352,809	168,429	-	2,561	1,145,445
Buxton Employees	141,137	-	291,055	919	-	599	433,710
Chapman Valve, The	528,326	-	444,169	41,987	12,100	65	1,026,647
Cheney Bigelow	58,935	-	906	6,684	-	-	66,525
Diamond Match Employees	78,667	-	79,217	10,991	-	-	168,875
Embeco	136,616	-	92,224	6,149	-	224	235,213
John H. Breck Employees	178,592	-	150,710	24,343	-	3	353,648
Kelco	79,967	326,342	124,258	33,080	-	234	563,881
Maccabean Pythian	16,600	-	-	512	-	-	17,112
Monsanto Plastics	806,115	910,914	508,122	22,725	-	-	2,247,876
Powers Paper Employees	14,787	-	3,433	4,812	-	-	23,032
Railway Express	7,124	-	5,692	3,779	-	-	16,595
Setco	62,512	-	91,248	11,875	-	-	165,635
Springfield Armory	302,137	29,108	120,874	19,926	-	187	472,232
Springfield FCA Employees	35,164	-	56,411	6,064	-	184	97,823
Springfield Franco-American Springfield, Mass.	76,858	12,276	2,062	4,583	-	50	95,829
Municipal Employees	428,764	562,033	236,881	54,583	-	613	1,282,874
Springfield, Mass. Post Office Employees	195,939	90,236	193,507	13,261	-	200	493,143
Springfield-Monarch Employees	258,332	-	90,005	18,063	-	341	366,741
Springfield Street Railway Employees	144,836	68,817	70,583	29,433	-	573	314,242
Springfield Teachers	492,516	-	175,559	30,812	-	-	698,887
Wemelco	369,149	712,322	117,401	141	-	617	1,199,630
Westco	181,617	441,273	431,072	24,620	10,781	1,854	1,091,217
Western Massachusetts Telephone Workers	1,123,469	763,070	234,185	85,102	-	280	2,206,106
SWAMPSCOTT							
Leon E. Abbott Post No. 57 (3)	6,694	1,000	3,811	1,693	-	21	13,219
TAUNTON							
Adams Post	15,539	28,782	23,788	788	-	57	68,954
Taunton Postal Employees	17,226	-	42,500	3,036	-	-	62,762

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
1,161,213	-	-	122,272	6,335	3½	2,458	-	1,094
15,928	-	-	2,132	1	4	61	-	42
102,152	-	-	38,972	15	-	549	-	248
9,990	-	950	1,613	80	3¼	32	-	14
24,963	-	-	5,857	35	3	168	-	71
70,593	-	8,382	5,646	64	4	174	-	75
2,380,813	-	98,134	190,440	39,165	3½	3,498	-	1,046
69,736	-	10,607	4,271	2,029	3½	374	-	229
1,042,903	-	-	88,049	14,493	4	1,584	-	596
380,802	-	14,176	38,722	10	4¼	573	-	277
929,646	-	8,997	73,349	14,655	3½	1,398	-	871
51,711	-	-	14,813	1	3	155	-	90
135,684	-	-	31,713	1,478	4¾	389	-	219
185,805	-	-	46,217	3,191	4	499	-	280
328,654	-	-	24,468	526	5½	499	-	258
511,973	-	-	42,017	9,891	4	605	-	278
14,925	-	-	1,783	404	5	67	-	21
2,018,833	-	-	191,874	37,169	4½	2,912	-	2,274
20,019	-	1,077	1,936	-	4	91	-	60
14,532	-	992	1,032	39	4¼	90	-	42
150,085	-	-	15,542	8	4½	256	-	143
395,827	-	14,928	57,071	4,406	4	1,460	-	741
86,897	-	4,253	6,354	319	5	94	-	42
71,267	-	-	23,820	742	3¾	436	-	174
1,076,550	-	-	192,425	13,899	4	2,976	-	1,208
404,560	-	-	85,741	2,842	4½	777	-	384
332,544	-	-	33,392	805	5	758	-	461
244,426	-	4,982	60,935	3,899	5	497	-	334
645,635	-	-	52,957	295	5	1,002	-	511
1,097,099	-	-	83,512	19,019	4¼	1,153	-	709
955,389	-	6,642	89,224	39,962	3½	1,595	-	617
1,920,322	-	-	269,166	16,618	4¼	3,850	-	2,156
11,784	-	-	1,424	11	-	145	-	50
60,141	-	-	8,813	-	3¼	183	-	60
56,802	-	-	5,960	-	4	130	-	47

LOCATION AND NAME (Words "Credit Union," omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
WAKEFIELD	\$	\$	\$	\$	\$	\$	\$
Amlico	127,181	—	53,767	13,591	—	—	194,539
L. B. Evans Employees . .	15,588	—	117,351	3,072	—	—	136,011
WALPOLE							
H and V	9,189	—	89,484	4,143	—	215	103,031
Kendall Mills	52,437	26,969	33,436	10,068	—	—	122,910
Neponset	531,395	1,362,315	524,381	90,867	—	52	2,509,010
Walpole Municipal Employees	29,948	—	24,369	8,631	—	—	62,948
WALTHAM							
Clevite Transistor Employees	203	—	—	5,394	—	1	5,598
Grover Cronin	85,177	—	165,990	5,250	—	—	256,417
Middlesex Carmens	144,746	—	38,249	10,477	—	75	193,547
Raytheon Employees	2,107,434	—	1,141,724	348,735	—	230	3,598,123
Waltham Municipal Employees	79,783	—	2,416	4,533	—	—	86,732
Waltham Teachers	3,732	—	601	2,623	—	—	6,956
WATERTOWN							
Arsenal Employees	169,699	—	60,739	12,363	—	392	243,193
Watertown Municipal . . .	105,052	141,015	117,561	10,874	—	462	374,964
WEBSTER							
Webster	240,300	1,098,404	414,304	47,294	—	6,210	1,806,512
WESTFIELD							
Columbia Bicycle	94,545	5,167	32,289	15,076	—	127	147,204
Savage Arms Employees . .	205,251	151,214	216,635	13,193	—	5	586,298
Westfield Polish-American .	13,097	—	6,197	2,453	—	—	21,747
WEST SPRINGFIELD							
Esfex	112,196	—	67,154	9,842	—	—	189,192
General Fibre Employees . .	59,256	—	22,633	5,994	—	—	87,883
Gilbarco Employees	216,750	364,524	619,517	75,181	—	5,019	1,280,991
Perkins Gear	30,571	—	26,099	9,921	—	152	66,743
WICO Employees	74,474	—	166,465	12,303	—	—	253,242
WESTWOOD							
Westwood	30,097	—	2,000	2,368	—	769	35,234
WEYMOUTH							
Stetson Shoe Employees . .	23,985	—	117,489	10,940	—	527	152,941
Weymouth Town Employees	219,785	—	62,748	4,703	—	515	287,751
WINCHENDON							
Marquette	30,695	57,973	5,241	6,917	—	303	101,129
WINTHROP							
Beach	60,183	—	89,924	5,837	—	530	156,474

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
171,857	-	-	20,202	2,480	4	619	-	271
123,266	-	-	12,734	11	3½	302	-	117
91,971	-	-	11,059	1	4	175	-	60
63,629	35,625	-	23,589	67	4	742	179	267
1,842,231	362,580	-	241,905	62,294	4¼	3,642	1,682	1,572
55,405	-	-	7,493	50	4	276	-	93
5,541	-	-	-	57	-	275	-	1
213,860	-	14,617	27,524	416	4¼	293	-	158
153,630	-	-	38,471	1,446	4	240	-	163
3,098,605	-	-	337,073	162,445	3½	11,407	-	4,953
67,828	-	-	17,564	1,340	3½	358	-	255
5,758	-	-	1,198	-	3	88	-	21
214,541	-	-	27,963	689	4	1,538	-	622
341,897	-	-	24,655	8,412	4	630	-	290
1,311,183	278,993	52,068	143,477	20,791	3½	2,038	261	587
132,457	-	-	11,622	3,125	4	298	-	153
519,271	-	-	54,746	12,281	4½	886	-	427
4,758	-	-	7,767	9,222	-	65	-	42
160,549	-	-	28,473	170	3¾	467	-	167
72,674	-	4,307	10,900	2	4	205	-	115
1,154,193	-	-	105,316	21,482	4¼	963	-	400
55,449	-	2,405	8,740	149	2¼	270	-	102
221,849	-	836	30,518	39	3½	465	-	220
29,804	-	-	5,188	242	4	143	-	52
142,464	-	-	8,287	2,190	3¾	246	-	89
266,224	-	-	21,059	468	5	749	-	425
82,501	-	-	16,643	1,985	4	457	-	131
140,322	-	-	13,971	2,181	3	421	-	197

LOCATION AND NAME (Words "Credit Union", omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
WOBURN							
Atlantic Gelatin . . .	222,944	—	129,296	14,442	—	—	366,682
Woburn	47,973	86,403	539	657	—	—	135,572
WORCESTER							
Barton	2,140	—	17,477	5,565	—	59	25,241
C & K Employees . . .	202,661	—	20,745	899	—	—	224,305
Central Massachusetts Telephone Workers . .	439,347	179,576	152,417	30,736	—	—	802,076
Craftsman	23,228	—	17,916	2,231	—	—	43,375
Graton & Knight Employees, The	50,812	5,208	41,721	1,188	—	338	99,267
John Bath Employees . .	16,094	—	31,183	5,435	—	—	52,712
Jonsteel	47,523	—	33,000	24,137	—	—	104,660
Morgan Employees . . .	5,140	—	52,068	16,537	—	—	73,745
Moulded Plastics . . .	6,096	—	3,027	3,993	—	—	13,116
Norton	208,522	—	249,614	23,577	—	402	482,115
Rockwood Sprinkler Employees	41,643	—	58,816	14,962	—	285	115,706
South Works	589,738	—	422,881	170,697	—	2,402	1,185,718
U.S.E.—Worcester . . .	91,694	—	52,827	15,205	—	137	159,863
Washburn Employees . .	9,531	—	43,285	3,954	—	—	56,770
Worcester Fire Department	131,470	—	97	7,515	—	—	139,082
Worcester Gas Light Employees	107,339	—	10,715	3,638	—	—	121,692
Worcester Police Department	62,927	—	26,502	14,538	—	—	103,967
Worcester Polish	1,649	—	1,759	1,587	—	—	4,995
Worcester Postal	142,466	—	6,786	7,617	—	—	156,869
Worcester Public Works .	16,272	—	15,886	4,444	—	—	36,602
Worcester Thompson . . .	12,130	—	28,996	1,200	—	—	42,326
Worcester Wire Works Employees	34,314	—	59,454	2,526	—	—	96,294
Worcester Workmens Circle	2,419	—	9,376	671	—	367	12,833

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
319,979	-	-	46,635	68	5½	458	-	327
122,933	-	-	10,280	2,359	4½	471	-	128
19,195	-	-	6,044	2	7	150	-	40
199,897	-	521	23,610	277	4¾	845	-	521
671,189	-	-	126,081	4,806	4	1,488	-	764
35,563	-	-	7,812	-	5½	134	-	72
80,591	-	-	18,592	84	4	245	-	100
45,780	-	-	6,230	702	4¼	129	-	59
84,166	-	-	20,424	70	3½	321	-	125
68,351	-	-	5,292	102	5¼	487	-	58
10,931	-	-	2,172	13	-	142	-	54
351,320	-	-	120,765	10,030	4	3,435	-	1,026
86,606	18,962	-	9,984	154	5½	544	220	155
550,857	368,179	-	265,555	1,127	3½	2,120	1,777	831
141,499	-	-	16,759	1,605	-	537	-	235
40,289	-	10,969	5,512	-	3¾	138	-	55
114,459	-	-	23,673	950	4	434	-	253
111,309	-	-	10,252	131	3¼	425	-	254
86,084	-	-	17,880	3	4½	328	-	169
2,325	1,299	-	1,371	-	-	87	9	4
128,925	-	-	27,891	53	5½	983	-	451
33,449	-	-	3,148	5	4½	278	-	150
34,198	-	-	7,502	626	6	235	-	82
75,767	-	-	20,076	451	7	281	-	79
7,417	-	-	5,416	-	2	115	-	16

STATEMENTS RELATING TO CREDIT UNIONS

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STATEMENT NO. 1

AGGREGATE STATEMENT OF CONDITION OF ALL CREDIT UNIONS

Number of Credit Unions	446 June 30, 1961	454 June 30, 1960	PERCENTAGE OF TOTALS	
			June 30, 1961	June 30, 1960
<i>Assets</i>				
Personal loans:				
Unsecured	\$ 49,329,282 44	\$ 46,049,165 55	22.87	23.03
Secured	32,811,817 16	29,706,607 03	15.22	14.86
Real estate loans:				
First mortgages	66,639,554 53	62,256,564 02	30.90	31.14
Real estate by foreclosure	56,122 26	71,924 23	.02	.04
Bonds	26,121,155 48	26,254,031 17	12.11	13.13
Bank stocks	4,356,148 50	3,697,567 28	2.02	1.85
Shares in co-operative banks	12,645,513 97	12,916,061 52	5.86	6.46
Shares in federal savings and loan asso- ciations	2,557,117 06	2,521,481 59	1.19	1.26
Shares in Central Credit Union Fund, Inc.	701,351 32	626,460 50	.32	.31
Deposits in savings banks	9,161,936 45	6,737,100 02	4.25	3.37
Bank building	589,382 21	471,037 25	.27	.24
Furniture and fixtures	603,338 02	598,635 55	.30	.30
Due from depository banks	9,160,476 47	7,043,893 80	4.25	3.52
Cash on hand	646,045 73	701,375 28	.30	.35
Other assets	268,036 42	299,286 84	.12	.14
TOTAL ASSETS	\$215,647,278 02	\$199,951,191 63	100.00	100.00
<i>Liabilities</i>				
Shares	\$177,624,777 66	\$162,379,376 32	82.37	81.21
Deposits	6,219,843 45	8,152,360 02	2.88	4.08
Club accounts	2,411,042 64	2,356,170 21	1.12	1.18
Guaranty fund	14,571,006 50	13,166,103 47	6.76	6.58
Reserve fund	3,525,194 15	3,120,041 24	1.63	1.56
Undivided earnings	4,531,219 96	4,116,087 96	2.10	2.06
Net interim income	3,275,521 44	3,336,890 49	1.52	1.67
Notes payable	256,558 59	346,750 00	.12	.17
Other liabilities	3,232,113 63	2,977,411 92	1.50	1.49
TOTAL LIABILITIES	\$215,647,278 02	\$199,951,191 63	100.00	100.00

STATEMENT NO. 2

STATISTICS RELATIVE TO MEMBERSHIP

	Year Ending June 30, 1961	Year Ending June 30, 1960
Number of members	423,698	415,956
Number of borrowers	188,909	186,670
Number of depositors	22,444	22,562

STATEMENT NO. 3
DIVIDENDS ON SHARES
NUMBER OF CREDIT UNIONS AT EACH RATE

Rate Per Cent	1961	1960	1959	1958	1957	1956	1955
*	23	24	25	18	24	32	33
1½	—	—	2	—	1	3	3
*	1	2	1	2	1	—	2
2	15	15	12	15	9	12	14
*	2	2	3	3	1	2	2
2½	3	5	11	13	13	17	23
*	1	—	2	3	4	4	7
3	29	42	74	83	109	133	132
*	11	24	39	35	22	20	17
3½	48	74	72	71	76	65	62
*	44	33	22	13	13	10	10
4	138	131	131	133	128	103	112
*	22	13	7	13	6	2	3
4½	40	36	17	20	20	24	16
*	6	4	2	2	1	5	2
5	41	35	28	32	32	36	25
*	2	2	1	3	3	1	1
5½	7	4	2	2	7	3	—
*	—	—	—	—	—	—	1
6	8	5	9	5	3	4	6
*	1	—	1	—	—	—	—
6½	—	—	1	—	—	—	—
*	—	1	—	—	—	—	—
7	2	—	—	2	1	—	—
*	1	1	1	1	1	1	1
8	1	1	1	—	1	2	2
Totals	446	454	464	469	476	479	474
Average rate	3.80	3.65	3.52	3.55	3.46	3.38	3.29

*Intermediate rates.

STATEMENT NO. 4
CLASSIFICATION OF REAL ESTATE LOANS OUTSTANDING ON
JUNE 30, 1961, BY INTEREST RATE

Rate Per Cent	REAL ESTATE LOANS	
	FIRST MORTGAGES	
	Number	Amount*
3½	12	\$ 15,732 41
4	1,035	3,951,310 57
4¼	10	72,830 19
4½	1,640	8,819,717 24
4¾	113	896,681 43
5	6,051	29,945,618 22
5¼	337	2,299,741 74
5½	2,323	14,699,751 82
5¾	42	326,059 18
6	1,117	5,784,876 39
6¼	3	24,223 87
6½	7	31,440 31
7	6	13,279 99
8	2	815 00
TOTALS	12,698	\$66,882,078 36
Average rate		5.08%

*Less Due Mortgagors \$242,523.83.

STATEMENT NO. 5

PRINCIPAL ASSETS AND LIABILITIES OF CREDIT UNIONS FROM 1951 TO 1961, INCLUSIVE

YEAR	Assets										YEAR	Liabilities								
	Number of Credit Unions	Investments	Loans	Furniture and Fixtures	Due from Banks	Real Estate by Foreclosure	Shares in Central Credit Union Fund, Inc.	Cash	Other Assets	Total Assets		Number of Credit Unions	Shares	Deposits	Guaranty Fund	Profit and Loss and Undivided Earnings	Reserve Fund	Bills Payable	Other Liabilities	Total Liabilities
1951	462	\$23,803,737	\$ 47,690,614	\$235,221	\$ 9,111,410	\$24,280	\$ 61,758	\$381,305	\$141,162	\$81,449,487	1951	462	\$ 63,837,231	\$ 7,978,667	\$ 4,812,554	\$ 2,885,240	\$1,051,359	\$212,969	\$ 671,467	\$ 81,449,487
1952	459	28,154,803	53,801,902	239,543	10,209,452	1,005	60,254	549,628	98,383	93,114,970	1952	459	73,509,351	8,648,254	5,370,228	3,167,798	1,319,445	297,965	801,929	93,114,970
1953	462	31,251,715	63,931,629	242,526	9,934,427	188	149,324	438,763	255,063	106,203,667	1953	462	84,175,275	9,240,369	6,007,724	3,739,152	1,551,442	195,500	1,294,205	106,203,667
1954	470	31,782,273	73,671,797	337,466	10,593,935	7,472	341,088	629,260	156,963	117,520,254	1954	470	93,322,697	9,560,912	7,048,698	4,254,961	1,489,963	298,600	1,544,423	117,520,254
1955	474	32,304,060	82,359,463	333,388	13,057,487	40,653	432,815	469,621	103,838	129,121,325	1955	474	102,624,048	10,043,864	7,783,782	4,797,103	1,721,060	510,767	1,640,711	129,121,325
1956	479	33,445,816	93,285,041	380,519	14,737,286	37,156	572,339	654,108	102,607	143,223,872	1956	479	114,487,955	10,833,275	8,603,574	5,248,354	2,020,145	346,274	1,682,295	143,223,872
1957	476	34,507,338	105,822,583	480,114	14,571,716	46,563	625,176	709,727	137,206	156,807,737	1957	476	125,842,516	11,155,151	9,644,346	5,592,608	2,347,080	231,227	1,994,809	156,807,737
1958	469	39,286,556	112,363,161	556,944	17,744,403	54,892	703,573	1,044,292	161,210	171,800,466	1958	469	138,755,831	11,367,529	10,738,750	5,956,650	2,645,671	189,500	2,146,535	171,800,466
1959	464	44,067,888	121,242,758	577,528	17,033,719	77,278	777,018	1,044,292	277,375	185,099,856	1959	464	149,977,445	11,199,743	11,922,918	6,416,784	2,781,235	203,200	2,598,531	185,099,856
1960	454	45,860,179	138,012,337	598,636	13,780,994	71,924	626,460	701,375	299,287	199,951,192	1960	454	162,379,376	10,508,530	13,166,104	7,452,979	3,120,041	346,750	2,977,412	199,951,192
1961	446	46,269,318	148,780,654	603,338	18,322,413	56,122	701,351	646,046	268,036	215,647,278	1961	446	177,624,778	8,630,886	14,571,006	7,806,741	3,525,194	256,559	3,232,114	215,647,278

CENTRAL CREDIT UNION FUND, INC.

Incorporated May 12, 1932.

Began business August 10, 1932.

Elliot G. Wellington, *President*

Chester A. Caron, *Treasurer and Clerk of Corporation*

A. Omer Moulton, *Vice President*

Board of Directors: Linus Allain, Francis X. Brown, Jane M. Cheney, Joseph L. Coburn, Bernard T. Dembro, Benjamin F. Dion, Benjamin Hirsch, William Kavaney, Robert F. King, Alfred A. LaRiviere, John J. McGee, Jacob W. Mover, Earlon L. Rich, James F. Scanlan, Mario G. Scanzio, Paul C. Theilig, Roland T. Tuck, Donald Walsh.

Business transacted at No. 642 Page Boulevard, Springfield

STATEMENT OF CONDITION

Assets		Liabilities	
Loans to members (unsecured)	\$ 26,000 00	Shares	\$707,679 08
Bonds	694,843 78	Guaranty fund	9,800 00
Bank stocks	9,950 00	Reserve fund	1,500 00
Cash in banks	3,610 84	Undivided earnings	4,801 40
Shares in credit unions	17,690 30	Interim income	45 18
Interest receivable	1,761 36	Notes payable	25,000 00
		Contingency fund	1,250 00
		Reserve for securities losses	3,780 62
	<u>\$753,856 28</u>		<u>\$753,856 28</u>

CREDIT UNION EMPLOYEES RETIREMENT ASSOCIATION

642 Page Boulevard, Springfield.

Organized October 10, 1955.

Alfred A. LaRiviere, *President*
Chester A. Caron, *Treasurer*

Charles M. Healey, Jr., *Vice President*
Leslie B. Gretter, *Secretary*

Trustees: John C. Brown, Chester A. Caron, Vito Comperchio, Edward J. Fallon, Christopher Gambon, Leslie B. Gretter, Charles M. Healey, Jr., Robert G. Henderson, Harold R. Jensen, Alfred A. LaRiviere, Joseph R. Linehan, Maston A. Nelson, William Olson, James F. Scanlan, (vacancy).

RECONCILEMENT OF CASH ON HAND AS OF JUNE 30, 1961

Balance on hand, July 1, 1960	\$ 730 89
Premiums collected	50,866 42
Administration charges received	134 00
Surrender credits (collected)	2,953 15
	<u>\$54,684 46</u>
<i>Less:</i>	
Premiums paid to John Hancock Insurance Company	\$51,338 08
Policy surrenders	2,283 40
	<u>\$53,621 48</u>
Balance on hand June 30, 1961	<u>\$ 1,062 98</u>

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Massachusetts. Bank Commissioner.	
Annual report.	

NORTHAMPTON, MASS.

RECEIVED

The Commonwealth of Massachusetts
DIVISION OF BANK AND LOAN AGENCIES



Mass. Bank Commissioner.

ANNUAL REPORT
 OF THE
COMMISSIONER OF BANKS
 FOR THE
Fiscal Year Ended October 31, 1961

SECTION C
 RELATING TO
SAVINGS BANKS AND INSTITUTIONS
FOR SAVINGS

The Commonwealth of Massachusetts
DIVISION OF BANKS AND LOAN AGENCIES
150 Causeway Street, Boston

Commissioner of Banks
EDWARD A. COUNIHAN, III

Deputy Commissioner of Banks
DANIEL J. O'CONNOR

Chief Director of Bank Examinations
PATRICK J. MOYNIHAN, C.P.A.

General Counsel
JOHN P. CLAIR

Director of Savings Bank Examinations
WILLIAM P. MORRISSEY

Director of Research and Statistics
LAURIE A. EBACHER

Mass.
Ch. Rec. 8
1961

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COMMISSIONER'S LETTER OF TRANSMITTAL

The Commonwealth of Massachusetts

OFFICE OF THE COMMISSIONER OF BANKS
150 CAUSEWAY STREET, BOSTON
FEBRUARY 1, 1962

*To the Honorable Senate and House of Representatives
of the Commonwealth of Massachusetts:*

I have the honor of submitting to you herewith the annual report of the Commissioner of Banks relating to Savings Banks and Institutions for Savings, pursuant to the provisions of General Laws, Chapter 167, Section 9.

The financial statements and miscellaneous data incorporated herein pertaining to Savings Banks and Institutions for Savings are for the fiscal year ended October 31, 1961.

Respectfully,

EDWARD A. COUNIHAN, III

Commissioner of Banks

INTRODUCTION

The period covered by this annual report embraces a cycle in the national economy which saw its lowest point in the first quarter of 1961 and has been in a definite upturn since then.

At the beginning of the fiscal year the gross national product was 505.1 billion dollars. It dropped to 500.8 billion dollars in January 1961 and rose to 516.1 billion dollars as at June 30, 1961.

Historically, savings banks have shown deposit growth during periods of economic recessions presumably because the investing public looks to them as the least speculative and best means of creating liquid assets. In the year now being reported, our Massachusetts savings banks followed the historical pattern and showed increases in deposits during the declining portion of the cycle.

Intensified competition for the savings dollar and the increasing number of agencies endeavoring to attract it have resulted in a shifting of emphasis within the investment portfolio of savings banks. Heretofore, a goodly percentage of savings bank funds were invested in government obligations, municipal bonds and certain corporate bonds. As of this writing, the trend is definitely towards direct first mortgage loans on real estate. Here, the higher yields enable the savings institutions to meet dividend competition and permit them to enjoy a group of satisfied depositors, many of whom have grown dividend conscious.

Satisfactory as is the deposit growth in our savings banks, there are conclusive evidences that competing institutions are enjoying a greater growth. Too frequently the strength of a bank is mistakenly judged by its level of deposits. In evaluating the strength of a bank, the most important yardstick is the ratio of its reserves to deposits. Size has its advantages, but the successful banking institution will always maintain a sound and adequate surplus reserve ratio. Accepting new deposits in an amount which will substantially decrease the reserve ratio is not prudent banking.

Our savings banks have been and will undoubtedly continue to be a significant factor in our national economy. Though today the industry faces many challenges, its leadership is alert to the problems confronting it. I am confident that modern leadership will bring to the solution of these problems the same type of energy and imaginative thinking with which its predecessors overcame difficulties in the past.

SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS

As of the fiscal year ended October 31, 1961, there were 185 such banks in active operation.

During the fiscal year ended October 31, 1961, the following three schedules indicate the activity which occurred with respect to main office relocations, branch offices opened, and also branch offices which have been authorized but not, as yet, in operation:

MAIN OFFICE RELOCATIONS

DATE AUTHORIZED	DATE OPENED	NAME OF BANK	RELOCATION AUTHORIZED
December 11, 1958	—	Newton Savings Bank	Corner of Lyman Street and Centre Green, Newton Centre
April 17, 1961	May 1, 1961	Charlestown Savings Bank	55 Summer Street, Boston
October 25, 1961	—	Fitchburg Savings Bank	Corner of Main and Broad Streets, Fitchburg
October 27, 1961	—	Springfield Institution for Savings	1459 Main Street, Spring- field

BRANCH OFFICES OPENED

DATE AUTHORIZED	DATE OPENED	NAME OF BANK	LOCATION
June 10, 1960	November 9, 1960	Brockton Savings Bank	589 Centre Street, Brockton
July 11, 1960	December 12, 1960	Salem Five Cents Savings Bank	2 Bay Road, Hamilton
October 27, 1960	January 21, 1961	Westfield Savings Bank	Arnold Street, Westfield
October 24, 1957	February 20, 1961	Dorchester Savings Bank	*569-571 B Washington Street, Dorchester
November 30, 1960	March 15, 1961	Malden Savings Bank	443-445 Charles Street, Malden
June 25, 1959	April 15, 1961	Pentucket Five Cents Savings Bank	35 Merrimack Street, Haver- hill
April 17, 1961	May 1, 1961	Charlestown Savings Bank	†1 Thompson Square, Charlestown
January 24, 1961	May 8, 1961	People's Savings Bank, in the city of Worcester	334 West Boylston Street, West Boylston
March 9, 1961	June 14, 1961	City Institution for Savings in Lowell	*406 Boston Road, Billerica
June 10, 1960	July 10, 1961	Lynn Institution for Savings	771 Salem Street, Lynnfield
January 24, 1961	July 31, 1961	Dorchester Savings Bank	*1625 Blue Hill Avenue, Mattapan
February 15, 1961	August 30, 1961	Framingham Savings Bank	770 Water Street, Framing- ham
June 1, 1960	September 11, 1961	Randolph Savings Bank	50 South Franklin Street, Holbrook
January 26, 1961	September 13, 1961	Lynn Institution for Savings	134 Boston Street, Lynn
January 24, 1961	September 14, 1961	Essex Savings Bank	555 Broadway, Lawrence

BRANCH OFFICES AUTHORIZED — NOT IN OPERATION
OCTOBER 31, 1961

DATE AUTHORIZED	NAME OF BANK	PROPOSED LOCATION
November 30, 1960	Worcester Mechanics Savings Bank	701 Southbridge Street, Auburn
March 24, 1961	Cape Cod Five Cents Savings Bank, Harwich Port	*Southeastly side of Route 6A, State Highway, Orleans
April 4, 1961	New Bedford Institution for Savings	*169 Rockdale Avenue, Dartmouth
May 22, 1961	Community Savings Bank, Lawrence	305-307 South Broadway, Lawrence
May 29, 1961	Webster Five Cents Savings Bank	Charlton Street, Oxford
July 24, 1961	Holyoke Savings Bank	First National Stores, 20 Canal Street, Holyoke
August 4, 1961	Fitchburg Savings Bank	Shopping Center, Easterly side of John Fitch Highway, Fitchburg
September 20, 1961	The Boston Five Cents Savings Bank	385 Washington Street, Boston
October 6, 1961	Plymouth Five Cents Savings Bank	Southerly side of Ocean Street, Marshfield
October 9, 1961	Bass River Savings Bank, South Yarmouth	South side of Route 28, Dennisport

*Relocation. †Former main office.

At the fiscal year ended October 31, 1961, 68 banks had been authorized to operate branch offices, and there were 128 branches in operation.

CHANGE IN NAME OF BANK

On October 2, 1961, the Farmers' & Mechanics' Savings Bank, Framingham, changed its name to the Framingham Savings Bank.

ASSETS

The total assets of such banks at the end of the fiscal year amounted to \$6,976 million. During the fiscal year the assets increased approximately \$474 million, an increase of 7.28 per cent, which represents a continual increase

YEAR	TOTAL ASSETS AS OF OCT. 31 (in thousands of dollars)	INCREASE (in thousands of dollars)	ANNUAL PERCENTAGE OF INCREASE
1957	\$5,572,375	\$220,878	4.13
1958	5,921,604	349,229	6.27
1959	6,224,214	302,610	5.11
1960	6,501,975	277,761	4.46
1961	6,975,623	473,648	7.28

Investments in all types of notes, bonds, etc., which savings banks are permitted to acquire have, in general, increased. U. S. Government holdings have increased approximately \$8 million, other types of bonds approximately \$1 million, and the banks have acquired a larger investment in bank and fire insurance company stocks, the increase amounting to \$4 million. The total investment in municipal obligations decreased \$5 million during the year.

The largest dollar and percentage gain as compared to figures contained in the previous annual report for the year ended October 31, 1960, is reflected in the loans granted on real estate. The dollar increase amounted to approximately \$452 million, which total appears to indicate that the steady requirement of funds for financing of home and business construction is being provided for by these types of banks. The total real estate loans outstanding at the end of this fiscal year amount to \$4,332 million and represent 62.10 per cent of total assets.

DEPOSITS

The deposit liability of the 185 savings banks at the close of business October 31, 1961, amounted to \$6,127 million and represented 3,451,187 accounts. The club deposit figure amounting to \$32 million is not included in the foregoing amount. During the fiscal year ended October 31, 1961, deposits increased in the amount of \$395 million, which compares with an increase of \$252 million in the preceding year. During the fiscal year period, the number of depositors' accounts in savings banks has increased approximately 41,289.

SURPLUS

The total surplus and reserve accounts for all savings banks at the close of this fiscal year amounted to \$641 million, or 10.42 per cent of the total deposits. The amount of these surplus accounts has increased approximately 30 million since the fiscal year ended October 31, 1960. The volume of these surplus and reserves, in the opinion of this department, is adequate to properly protect the interests of the depositors.

DIVIDENDS

Dividend rates have continued to increase during the twelve months ended October 31, 1961, and 176 banks paid higher dividends during this fiscal year period ended October 31, 1961, than were paid during the preceding fiscal year. As a result of these increases the average rate of dividend paid by all savings banks in-

creased from 3.51 per cent of a year ago to 3.74 per cent for this fiscal year of 1961. The amount of dividends paid to depositors for the twelve-month period totaled approximately \$218 million, which is an increase of \$25 million over the preceding year. For more complete details with respect to rates, your attention is directed to statement number 3 contained in this report; however, it should be borne in mind when reviewing this statement that the rates as shown do not necessarily indicate the current rates presently being paid.

MUTUAL SAVINGS CENTRAL FUND, INC.

The Mutual Savings Central Fund, Inc., was established by Chapter 44 of the Acts of 1932. The statute provides that all savings banks must be members and that two separate Funds must be maintained, a Liquidity Fund and a Deposit Insurance Fund; the latter Fund was established by the enactment of Chapter 43 of the Acts of 1934.

LIQUIDITY FUND

The purpose of this Fund is "to assist such member banks when they are temporarily in need of cash or hold investments which cannot be readily liquidated, by making loans to them secured by the pledge of mortgages or other securities legally held by such member banks." The principal source of the resources of this Fund is the deposits made with it by the member banks in compliance with requests for such deposits voted by the Directors of the Fund with the approval of the Commissioner of Banks and within the limitations prescribed in the statute. The total resources amounted to \$10.7 million at the close of business October 31, 1961. No application for a loan has been received since prior to the year of 1939.

DEPOSIT INSURANCE FUND

The purpose of this Fund is to insure depositors in all Massachusetts savings banks against loss. As of October 31, 1961, this Fund insured the full amount of the deposits in 177 of the 185 Massachusetts savings banks, and as required by Massachusetts law, it also insured the excess of any depositor's account over \$10,000 in the eight savings banks which are members of the Federal Deposit Insurance Corporation. The net amount of the Deposit Insurance Fund was \$51.6 million at the close of business October 31, 1961. The annual assessment at the rate of one-twenty-fourth of one per cent of the member banks' deposits, exclusive of the deposits insured by the Federal Deposit Insurance Corporation, was levied on October 1, 1961.

SAVINGS BANK INVESTMENT FUND

This Fund was authorized by Chapter 283 of the Acts of 1945, amended to permit investment in common stock by Chapter 624 of the Acts of 1955 and commenced operation in the latter part of 1956. As of October 31, 1961, the Fund's resources, on the basis of cost, stood at \$15.6 million, of which 95 per cent was the cost of common stocks owned. Sixty-three savings banks and one savings bank life insurance department owned the 13,765 outstanding shares of beneficial interest.

SAVINGS BANKS EMPLOYEES RETIREMENT ASSOCIATION

The Savings Banks Employees Retirement Association, created by the Acts of 1943, Chapter 249, as amended by General Laws, Chapter 168, Sections 74-76 inclusive, is designed to provide pensions for eligible employees of participating banks and associations who retire on account of age or disability. At the present time there are one hundred seventy-four member banks plus six associations. The total resources of this Association amounted to \$19.7 million at the close of business October 31, 1961.

LEGISLATION ENACTED RELATING TO SAVINGS BANKS

Acts of 1961

CHAPTER	AMENDMENT TO:	DESCRIPTION
108	C. 46 of the Acts of 1945, s. 1, as amended by C. 249 of the Acts of 1959	Removing the time limitation for the making and acquiring of loans to veterans guaranteed by the Administrator of Veterans' Affairs.
139	G.L., C. 63, s. 2, as amended by C. 654 of the Acts of 1953, s. 49	Providing for additional temporary tax on net income.
174	G.L., C. 168, s. 42, paragraph 5	Authorizing investments in the obligations of the Inter-American Development Bank.
175	C. 43 of the Acts of 1934, s. 17 as added by C. 324 of the Acts of 1956, s. 10	Relative to the Mutual Savings Central Fund, Inc., the nonapplicability of certain provisions of law to deposits made by the Federal Deposit Insurance Corporation.
226	G.L., C. 167, s. 5	Further regulating the removal of certain officers for the violation of certain banking laws.
269	G.L., C. 167, new s. 18A	Regulating the advertising of anticipated interest or dividend rates.
327	G.L., C. 168, s. 35, paragraph 7	Changing limitations on the making of residential development loans.
341	G.L., C. 178, s. 21, 25	Relative to the distribution of dividends on insurance policies and annuity contracts and the discontinuance of the issuance of such policies and contracts by savings and insurance banks.
465	G.L., C. 167, new s. 57	Authorizing group life, accident and health or medical, surgical and hospital insurance for full-time salaried officers or employees or both.
533	G.L., C. 167, new s. 58	Authorizing the inclusion in certain real estate notes of provisions for periodic payments of premiums for fire insurance, mortgage credit insurance and estimated betterment assessments.

Resolves of 1961

83	Providing for an investigation and study relative to certain deposit accounts in savings banks.
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Rules and Regulations

The Commissioner of Banks promulgated no rules and regulations relating to savings banks during the period beginning November 1, 1960, and ending October 31, 1961.

INDEX TO THE ANNUAL REPORTS

(Alphabetically by Name)

SAVINGS BANKS

Name	Location	Pages	
		Officers, Trustees, etc.	Assets, Liabilities, etc.
Abington Savings Bank	Abington	3	48
Amherst Savings Bank	Amherst	3	49
Andover Savings Bank, The	Andover	3	49
Arlington Five Cents Savings Bank	Arlington	3	49
Assabet Institution for Savings	Maynard	27	77
Athol Savings Bank	Athol	4	49
Attleborough Savings Bank	North Attleborough	32	84
Barre Savings Bank	Barre	4	50
Bass River Savings Bank	Yarmouth	46	101
Bay State Savings Bank	Worcester	45	99
Belmont Savings Bank	Belmont	4	51
Benjamin Franklin Savings Bank	Franklin	18	67
Berkshire County Savings Bank	Pittsfield	34	86
Beverly Savings Bank	Beverly	4	51
Boston Five Cents Savings Bank, The	Boston	5	51
Boston Penny Savings Bank	Boston	5	51
Braintree Savings Bank, The	Braintree	10	57
Bridgewater Savings Bank	Bridgewater	10	57
Brighton Five Cents Savings Bank	Boston	5	51
Bristol County Savings Bank	Taunton	39	92
Broadway Savings Bank	Lawrence	22	71
Brockton Savings Bank	Brockton	10	57
Brookline Savings Bank	Brookline	11	58
Cambridge Savings Bank	Cambridge	11	58
Cambridgeport Savings Bank	Cambridge	11	59
Canton Institution for Savings, The	Canton	12	59
Cape Ann Savings Bank	Gloucester	19	67
Cape Cod Five Cents Savings Bank	Harwich	20	69
Central Savings Bank, The	Lowell	24	74
Charlestown Savings Bank	Boston	5	52
Chelsea Savings Bank	Chelsea	12	59
Chicopee Savings Bank	Chicopee	13	60
Chicopee Falls Savings Bank	Chicopee	13	61
Citizens' Savings Bank, The	Fall River	16	64
City Institution for Savings in Lowell	Lowell	24	75
City Savings Bank of Pittsfield	Pittsfield	34	87
Clinton Savings Bank	Clinton	13	61
Cohasset Savings Bank	Cohasset	14	61
Community Savings Bank	Lawrence	23	72
Conway Savings Bank	Conway	14	61
County Savings Bank	Chelsea	13	60
Crocker Institution for Savings	Montague	29	80
Danvers Savings Bank	Danvers	14	62
Dedham Institution for Savings	Dedham	14	62
Dorchester Savings Bank	Boston	6	52
Dukes County Savings Bank	Edgartown	15	63
East Boston Savings Bank	Boston	6	53
East Bridgewater Savings Bank	East Bridgewater	15	63
East Cambridge Savings Bank	Cambridge	12	59
Easthampton Savings Bank	Easthampton	15	63
East Weymouth Savings Bank	Weymouth	42	96
Eliot Savings Bank	Boston	6	53
Essex Savings Bank	Lawrence	23	72
Everett Savings Bank	Everett	15	63
Fairhaven Institution for Savings	Fairhaven	16	64
Fall River Savings Bank	Fall River	16	65
Fall River Five Cents Savings Bank	Fall River	16	65
Fitchburg Savings Bank	Fitchburg	17	65
Florence Savings Bank	Northampton	32	83
Foxborough Savings Bank	Foxborough	17	66
Framingham Savings Bank	Framingham	18	66
Franklin Savings Institution, The	Greenfield	19	68

Name	Location	Pages	
		Officers, Trustees, etc.	Assets, Liabilities, etc.
Gardner Savings Bank, The	Gardner	18	67
Georgetown Savings Bank	Georgetown	18	67
Granite Savings Bank	Rockport	36	89
Great Barrington Savings Bank	Great Barrington	19	67
Greenfield Savings Bank	Greenfield	19	68
Grove Hall Savings Bank	Boston	6	53
Hampden Savings Bank	Springfield	38	91
Haverhill Savings Bank	Haverhill	20	69
Haydenville Savings Bank	Williamsburg	43	97
Hibernia Savings Bank, The	Boston	7	53
Hingham Institution for Savings, The	Hingham	20	69
Holliston Savings Bank	Holliston	21	69
Holyoke Savings Bank	Holyoke	21	70
Home Savings Bank	Boston	7	53
Hoosac Savings Bank	North Adams	31	83
Hopkinton Savings Bank	Hopkinton	22	71
Hudson Savings Bank	Hudson	22	71
Hyde Park Savings Bank, The	Boston	7	54
Institution for Savings, in Newburyport and its vicinity	Newburyport	30	81
Institution for Savings in Roxbury	Boston	7	54
Ipswich Savings Bank	Ipswich	22	71
Lawrence Savings Bank	Lawrence	23	73
Lee Savings Bank	Lee	23	73
Leicester Savings Bank	Leicester	24	73
Lenox Savings Bank	Lenox	24	73
Leominster Savings Bank	Leominster	24	73
Lexington Savings Bank	Lexington	24	74
Lincoln Savings Bank	Boston	8	55
Lowell Five Cent Savings Bank, The	Lowell	25	75
Lowell Institution for Savings	Lowell	25	75
Ludlow Savings Bank	Ludlow	25	75
Lynn Five Cents Savings Bank	Lynn	26	76
Lynn Institution for Savings	Lynn	26	76
Malden Savings Bank	Malden	26	77
Marblehead Savings Bank	Marblehead	26	77
Marlborough Savings Bank	Marlborough	27	77
Massachusetts Savings Bank	Boston	8	55
Mechanics' Savings Bank	Holyoke	21	70
Mechanics' Savings Bank	Reading	36	88
Medford Savings Bank	Medford	27	77
Medway Savings Bank	Medway	27	78
Melrose Savings Bank	Melrose	28	78
Merrimac Savings Bank	Merrimac	28	79
Middleborough Savings Bank	Middleborough	28	79
Middlesex Institution for Savings, The	Concord	14	61
Millford Savings Bank	Millford	28	79
Millbury Savings Bank	Millbury	28	79
Milton Savings Bank	Milton	29	79
Monson Savings Bank	Monson	29	80
Nantucket Institution for Savings	Nantucket	29	81
Natick Five Cents Savings Bank	Natick	30	81
New Bedford Five Cents Savings Bank	New Bedford	30	81
New Bedford Institution for Savings	New Bedford	30	81
Newburyport Five Cents Savings Bank	Newburyport	31	82
Newton Savings Bank	Newton	31	82
Nonotuck Savings Bank	Northampton	32	83
North Adams Savings Bank	North Adams	32	83
Northampton Institution for Savings	Northampton	32	84
North Avenue Savings Bank	Cambridge	12	59
North Brookfield Savings Bank	North Brookfield	33	85
North Easton Savings Bank	Easton	15	63
North Middlesex Savings Bank	Ayer	4	50
Orange Savings Bank	Orange	33	85
Palmer Savings Bank	Palmer	33	85
Pentucket Five Cents Savings Bank	Haverhill	20	69
People's Savings Bank of Brockton	Brockton	11	57
Peoples Savings Bank	Holyoke	21	71
People's Savings Bank, in the city of Worcester	Worcester	45	99
Plymouth Savings Bank	Plymouth	34	87
Plymouth Five Cents Savings Bank	Plymouth	35	87

Name	Location	Pages	
		Officers, Trustees, etc.	Assets, Liabilities, etc.
Provident Institution for Savings in the Towns of Salisbury and Amesbury	Amesbury	3	49
Provident Institution for Savings in the Town of Boston, The	Boston	8	55
Quincy Savings Bank	Quincy	35	87
Randolph Savings Bank	Randolph	35	88
Rockland Savings Bank	Rockland	36	89
Salem Savings Bank	Salem	36	89
Salem Five Cents Savings Bank	Salem	37	89
Seamen's Savings Bank	Provincetown	35	87
Shelburne Falls Savings Bank	Shelburne	37	89
Somerset Savings Bank	Somerville	37	90
Somerville Savings Bank	Somerville	37	90
South Adams Savings Bank	Adams	3	48
South Boston Savings Bank	Boston	8	55
Southbridge Savings Bank	Southbridge	38	91
South Scituate Savings Bank	Norwell	33	85
South Weymouth Savings Bank	Weymouth	43	97
Spencer Savings Bank	Spencer	38	91
Springfield Five Cents Savings Bank	Springfield	38	91
Springfield Institution for Savings	Springfield	39	91
Stoneham Savings Bank	Stoneham	39	92
Suffolk Franklin Savings Bank	Boston	9	55
Taunton Savings Bank	Taunton	39	93
Union Savings Bank	Fall River	17	65
Union Savings Bank of Boston	Boston	9	56
Uxbridge Savings Bank	Uxbridge	40	93
Wakefield Savings Bank	Wakefield	40	93
Waltham Savings Bank	Waltham	40	93
Ware Savings Bank	Ware	40	93
Wareham Savings Bank	Wareham	41	94
Warren Savings Bank	Warren	41	94
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Watertown Savings Bank	Watertown	41	95
Webster Five Cents Savings Bank	Webster	41	95
Wellfleet Savings Bank	Wellfleet	41	95
Westborough Savings Bank	Westborough	42	95
Westfield Savings Bank	Westfield	42	95
West Newton Savings Bank	Newton	31	83
Weymouth Savings Bank	Weymouth	43	97
Whitinsville Savings Bank	Northbridge	33	85
Whitman Savings Bank	Whitman	43	97
Willey Savings Bank	Boston	10	57
Williamstown Savings Bank	Williamstown	43	97
Winchendon Savings Bank	Winchendon	44	98
Winchester Savings Bank	Winchester	44	98
Winthrop Savings Bank	Winthrop	44	99
Woburn Five Cents Savings Bank	Woburn	44	99
Worcester County Institution for Savings	Worcester	45	99
Worcester Five Cents Savings Bank	Worcester	45	101
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Woronoco Savings Bank	Westfield	42	96
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SAVINGS BANK LIFE INSURANCE

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ABSTRACTS OF THE ANNUAL REPORTS
OF
SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS
SHOWING
LOCATIONS OF MAIN OFFICES
AND BRANCHES
NAMES OF OPERATING OFFICERS,
CLERK AND TRUSTEES
MEMBERS OF BOARD OF INVESTMENT AND
AUDITING COMMITTEE
AND
OFFICERS AND DIRECTORS OF
MUTUAL SAVINGS CENTRAL FUND, INC.
SAVINGS BANK INVESTMENT FUND
SAVINGS BANKS EMPLOYEES RETIREMENT ASSOCIATION

ABINGTON

Abington Savings Bank
533 Washington Street

Date of Incorporation, March 17, 1853

Leonard D. Chandler <i>President</i>	Archie C. Gilman <i>Treasurer</i>
William A. Robbins <i>Vice President</i>	Charles A. Tarr <i>Assistant Treasurer</i>

Ralph S. Alden
Clerk of Corporation

Trustees

*D. J. Bone	L. A. Hathaway
W. L. Brady	D. H. Lynch
*W. E. Browne	†F. S. Murphy
*L. D. Chandler	H. I. Perry
†J. W. Dennis	*W. A. Robbins
†G. F. Garrity	*J. S. Robertson
A. C. Gilman	*J. P. Smith
M. D. Haskins	C. A. Tarr

Deposits go on interest first day of the month if
made on or before the tenth day of the month
Dividends are payable April 5 and October 5

ADAMS

South Adams Savings Bank
2 Center Street

Date of Incorporation, May 1, 1869

William Roche <i>President</i>	John J. Gallivan <i>Treasurer</i>
Charles F. Reid	Larena S. Potter
Leo V. Willett <i>Vice Presidents</i>	<i>Assistant Treasurer</i>

Walter J. Donovan
Clerk of Corporation

Trustees

*G. F. Boisvert	*C. F. Reid
W. J. Donovan	†H. M. Rice
J. J. Gallivan	*W. Roche
†T. O. Harvey	*J. T. Satko
B. P. Polak	*L. V. Willett

Deposits go on interest first day of the month if
made on or before the tenth day of the month
Dividends are payable January 1 and July 1

AMESBURY

**Provident Institution for Savings in the Towns
of Salisbury and Amesbury**
5 Market Street

Date of Incorporation, February 20, 1828

Harold P. Gale <i>President</i>	George L. Briggs, Jr. <i>Treasurer</i>
Otis P. Mudge	Hugh A. Miller
David C. Bailey	<i>Assistant Treasurer</i>
George L. Briggs, Jr. <i>Vice Presidents</i>	Clarence D. Roberts <i>Clerk of Corporation</i>

Trustees

*D. C. Bailey	†E. H. Locke
G. L. Briggs, Jr.	O. P. Mudge
F. F. Canan	†C. B. Peterson
*H. P. Gale	C. D. Roberts
W. A. Holbrook	*J. B. Smith
†A. Leddy	*P. W. Wenzel

Deposits go on interest fifteenth business day of
each month
Dividends are payable April 25 and October 25

AMHERST

Amherst Savings Bank
25 South Pleasant Street

Date of Incorporation, April 5, 1864

Herman F. Page <i>President</i>	Lawrence H. Smith <i>Treasurer</i>
Winthrop S. Dakin	Scott H. Harvey
Scott H. Harvey <i>Vice Presidents</i>	Alexander Madenski <i>Assistant Treasurers</i>
Bruce G. Brown <i>Clerk of Corporation</i>	Herman F. Page <i>Chairman of Board</i>

Trustees

R. L. Bates	*H. F. Page
R. R. Blair	*W. P. Rackliffe
B. G. Brown	A. D. Rhodes
†K. D. Cuddeback	C. N. Sarris
W. S. Dakin	R. T. Staab
H. M. Elder	*T. E. Sullivan
†P. C. French	*F. A. Thompson
†R. P. Hadley	I. B. Van Wert
*G. D. Jones	T. L. Warner

Deposits go on interest first day of the month if
made on or before the tenth day of the month
Dividends are payable January 1 and July 1

ANDOVER

The Andover Savings Bank
61 Main Street

Date of Incorporation, April 2, 1834

Branch Offices

5 Hampshire Street, Methuen
108 Main Street, North Andover

Louis S. Finger <i>President</i>	Winthrop Newcomb <i>Treasurer</i>
Winthrop Newcomb <i>Vice President</i>	Robert M. Henderson
Gardner Sutton <i>Clerk of Corporation</i>	Lyman S. Appleton
	Chester T. Jenkins
	Albert A. Andrew <i>Assistant Treasurers</i>

Trustees

*J. R. Abbot	W. D. McIntyre
†W. E. Brimmer	W. Newcomb
*L. S. Finger	A. W. Reynolds
*B. S. Flagg	H. N. Stevens, Jr.
J. M. Kemper	†G. Sutton
†C. C. Kimball	

Deposits go on interest fifteenth day of each month
Dividends are payable April 15 and October 15

ARLINGTON

Arlington Five Cents Savings Bank
626 Massachusetts Avenue

Date of Incorporation, April 2, 1860

Branch Offices

190 Massachusetts Avenue, East Arlington
1390 Massachusetts Avenue, Arlington Heights
160 Great Road, Bedford
214 Cambridge Street, Burlington

Edward P. Clark <i>President</i>	Earle W. Fraser
Gardner C. Porter	Burton Harrison
Arthur D. Saul, Jr.	Alexander Malcolmson, Jr.
<i>Vice Presidents</i>	Clarence S. Marshall
M. Ernest Moore <i>Clerk of Corporation</i>	G. Douglas McLean <i>Assistant Treasurers</i>
Paul A. Cameron <i>Treasurer</i>	Wilson D. Clark, Jr. <i>Chairman of Board</i>

Trustees

R. W. Baker	†H. M. Gott
M. W. Bradford	†M. L. Hatch
†T. J. Buckley	*W. F. Homer, Jr.
P. A. Cameron	F. Keefe
*E. P. Clark	M. E. Moore
*W. D. Clark, Jr.	*G. C. Porter
J. B. Fox	*A. D. Saul, Jr.
M. A. Fredo	

Deposits go on interest first business day of each
month
Dividends are payable January 1, April 1, July 1
and October 1

*Member of Board of Investment.

†Member of Auditing Committee.

ATHOL

Athol Savings Bank
444 Main Street

Date of Incorporation, February 12, 1867

Edward J. Herd <i>President</i>	Arthur R. James <i>Treasurer</i>
Robert L. Dexter <i>Vice President</i>	George W. Grant <i>Clerk of Corporation</i>

Trustees

R. Allison	A. R. James
J. W. Campbell	*J. M. O'Laughlin
*R. L. Dexter	S. A. Perekslis
G. W. Grant	*H. O. Robinson
†L. C. Grover	†A. S. Rose
*E. J. Herd	E. W. Tyler (Hon.)
†H. H. Higgins	

Deposits go on interest first business day of each month

Dividends are payable last business day of April and October

AYER

North Middlesex Savings Bank
7 Main Street

Date of Incorporation, March 5, 1885

Carl A. P. Lawrence <i>President</i>	Stanley H. Turner <i>Treasurer</i>
Robert H. J. Holden Stephen W. Sabine <i>Vice Presidents</i>	Lawrence E. Small <i>Assistant Treasurer</i>

Edwin B. Coltin
Clerk of Corporation

Trustees

D. E. Boatman	†F. Jahn
E. E. Coltin	*C. A. P. Lawrence
*S. F. Conant	†J. R. Pender
B. W. Drew	*S. W. Sabine
*R. H. J. Holden	†W. L. Sheedy
R. U. Holden	*J. T. Sullivan
W. F. Horgan	S. H. Turner

Deposits go on interest first business day of each month

Dividends are payable January 1 and July 1

BARRE

Barre Savings Bank
Common Street

Date of Incorporation, May 1, 1869

W. Lester Wyatt <i>President</i>	John E. Maki <i>Treasurer</i>
Sherwood C. Case Merle H. Paull <i>Vice Presidents</i>	George J. Stelmokas <i>Assistant Treasurer</i>
G. Percy Brown <i>Clerk of Corporation</i>	W. Lester Wyatt <i>Chairman of Board</i>

Trustees

C. G. Allen, Jr.	*F. W. McQueston
†G. P. Brown	*G. F. McQueston
*S. C. Case	*M. H. Paull
†I. M. Hale	*A. J. Regionus
*F. L. Haven	R. A. Upham
†E. C. Hutchinson	*W. L. Wyatt

Deposits go on interest fifteenth business day of each month

Dividends are payable January 15 and July 15

BELMONT

Belmont Savings Bank
24 Leonard Street

Date of Incorporation, March 5, 1885

Branch Office
78 Trapelo Road

Sidney L. Simonds <i>President</i>	Wendell R. Logan <i>Treasurer</i>
Hans A. Laaby August R. Meyer Donald S. Tait Edward C. Wilson <i>Vice Presidents</i>	Ernest Hesselstine Francis Harvey <i>Assistant Treasurers</i>

Francis J. Lally
Clerk of Corporation

Trustees

†L. C. Anderson	†C. B. Nickerson
C. J. Chamberlin	R. B. Pitcher
G. Cushman	S. D. Robbins
E. Hesselstine	W. A. Schan
S. Horwitz	*S. L. Simonds
*H. A. Laaby	*D. S. Tait
†F. J. Lally	A. L. Taylor
W. R. Logan	*E. C. Wilson
*A. R. Meyer	

Deposits go on interest fifteenth business day of each month

Dividends are payable 4th Monday of January and July

BEVERLY

Beverly Savings Bank
175 Cabot Street

Date of Incorporation, February 19, 1867

Philip K. Rowe <i>President</i>	R. Wendell Dronsfield <i>Treasurer</i>
Thomas H. Bott, Jr. <i>Exec. Vice President</i>	Margaret P. Gulbrandsen Sheldon R. Norwood Clay G. Parmenter <i>Assistant Treasurers</i>
Curtland C. Brown John C. Lovett Leroy D. Marston Benjamin A. Patch George R. Spear <i>Vice Presidents</i>	Roy K. Patch <i>Clerk of Corporation</i>

Trustees

T. H. Bott, Jr.	*J. C. Lovett
*C. C. Brown	R. O. Lunn
L. W. Cann	L. D. Marston
†L. W. Davis	C. F. Nagel
R. W. Dronsfield	A. E. Parkhurst
T. F. Fitzgibbon	*B. A. Patch
A. T. Foster	R. K. Patch
†A. Glovsky	*P. K. Rowe
P. T. Greenlaw	*G. R. Spear
†J. B. Hill	W. C. Tannebring, Jr.
†A. R. Hoar	W. A. Trowt
J. A. Kelly	*J. C. Wilson

Deposits go on interest fifteenth day of each month

Dividends are payable April 15 and October 15

*Member of Board of Investment.

†Member of Auditing Committee.

BOSTON**The Boston Five Cents Savings Bank**
30 School Street

Date of Incorporation, April 7, 1854

Branch Offices77 Milk Street
129 Tremont Street
441 Brookline Avenue
696 Centre Street, Jamaica Plain
1906 Centre Street, West RoxburyRobert M. Morgan
*President*Richard B. Franklin
*Treasurer*Daniel L. Brown
John Carr
Arthur J. Kooman
Robert T. Lawrence
Charles H. Wood
*Vice Presidents*George H. Robinson
Charles E. Whitehead
*Assistant Treasurers*Fosdick P. Harrison
*Clerk of Corporation***Trustees**L. D. Braace
R. F. Bradford
*D. L. Brown
*H. H. Bundy
T. D. Cabot
*A. L. Coburn, Jr.
R. M. Eastman
J. A. Erickson
†T. B. Gannett
C. S. Hart
F. W. Hatch
R. R. Higgins
*D. H. Howie*V. C. Johnson
N. W. Kenny
R. M. Morgan
J. R. Morss
W. F. Morton
H. Schermerhorn
E. W. Smith
*J. J. Snyder
†D. G. Sullivan
L. A. Sykes
F. F. Vorenberg
J. N. White
†A. S. Woodworth

Deposits go on interest fifteenth business day of each month

Dividends are payable January 15, April 15, July 15 and October 15

Boston Penny Savings Bank
532 Commonwealth Avenue

Date of Incorporation, March 9, 1861

Branch Office
1355 Washington StreetHarry A. Gilbert
*President*Richard J. Gardner
*Treasurer*Richard J. Gardner
*First Vice President*Norman W. Hay
*Vice Treasurer*Lawson W. Oakes
M. Michael Cantor
*Vice Presidents*Albion M. DeLong
Mary E. Looby
Horace W. Tibbetts
John I. Maxwell
*Assistant Treasurers*William G. Day
*Clerk of Corporation***Trustees**R. A. Brown
H. A. Budreau
M. M. Cantor
W. E. Crowley
W. G. Day
F. B. Ellis
J. Farley
†T. L. Fenn
O. Folsom
*R. B. Fowler
R. J. Gardner
N. M. Gay
*H. A. Gilbert*E. V. Grabill
G. B. Hebb
†C. K. Jackson
W. W. Johnson
H. B. Leggee
H. L. MacOdum
T. M. Maloney
P. K. McElroy
H. B. McGuire
*L. W. Oakes
*J. J. Quinn
†H. A. Seelye
J. K. SimmsDeposits go on interest tenth day of each month
Dividends are payable April 12 and October 12**Brighton Five Cents Savings Bank**
309 Washington Street (Brighton District)
Date of Incorporation, March 28, 1861**Branch Offices**121 Harvard Avenue, Allston
1948 Beacon Street, Cleveland CircleCharles J. Kiley
*President*Harry G. Cawley
*Treasurer*Edward T. Kiley
*Vice President*Edward T. Kiley
Barry F. St. George
Lucille E. OatesJohn J. Sullivan
*Clerk of Corporation**Assistant Treasurers***Trustees**†K. H. Brook
C. A. Brush
H. G. Cawley
N. J. Cuggino
*J. J. Droney
J. S. Kavanah
*T. Kelly
*C. J. KileyE. T. Kiley
*J. J. Murphy
*E. K. Pilsbury
†J. H. Proctor
J. J. Sullivan
J. W. Sullivan
†A. J. Welch, Jr.

Deposits go on interest first business day of each month if made on or before the ninth day of the month

Dividends are payable January 10 and July 10

Charlestown Savings Bank
55 Summer Street, Boston

Date of Incorporation, April 7, 1854

Branch Offices42 Washington Street
1 Thompson Square, CharlestownNorman F. Barrett
*President*John E. Wilkinson
*Treasurer*Theodore L. Storer
Charles F. Whiting
Percy R. Ziegler
*Vice Presidents*Archibald T. Meikle
*Vice Treasurer*Janice Parker
*Clerk of Corporation*Henry T. Andrews
Wallace C. Baxter
Ernest E. Brown
Kenneth N. S. Ferguson
Louise Seely
Walter O. Spofford
*Assistant Treasurers*George P. Nason
*Chairman of Board***Trustees***R. G. Babcock
*S. C. Badger
*N. F. Barrett
W. C. Baxter
W. G. Bowler
†A. T. Buros
R. C. Damon
†W. D. Duryea
P. Eisman
E. B. Hamilton
C. Hansen
J. P. Healey
E. Henderson, III
T. M. Hennessey
*T. M. Horan
*D. J. Hurley
M. J. Lorimer
A. Loring
J. W. Lowe†C. F. Machen
†O. S. Morrill
G. P. Nason
H. L. Niles
E. H. Perkins
†D. L. Rhind
H. B. Shepard
H. W. Shumaker
F. F. Stockwell
*T. L. Storer
J. H. Sweeney
R. P. Tibolt
C. W. Trempp
C. M. Werly
S. L. Whipple, Jr.
C. F. Whiting
J. E. Wilkinson
*P. R. ZieglerDeposits go on interest fifteenth day of each month
Dividends are payable January 15, April 15, July 15 and October 15

*Member of Board of Investment.

†Member of Auditing Committee.

Dorchester Savings Bank
572 Columbla Road (Dorchester District)
 Date of Incorporation, April 16, 1894

Branch Offices

569 Washington Street
1625-1627 Blue Hill Avenue, Mattapan

Rutherford E. Smith <i>President</i>	Edgar A. Craig <i>Treasurer</i>
Edgar A. Craig	Robert L. Clark
Ralph Lowe, Jr.	Herbert S. French
Frederick C. Holland	Alton L. Horte
<i>Vice Presidents</i>	Alice C. Kenney <i>Assistant Treasurers</i>

Linwood F. Gifford
Clerk of Corporation

Rutherford E. Smith
Chairman of Board

Trustees

†G. Y. Berry, Jr.	*R. Lowe, Jr.
C. E. Borden	J. C. Mahoney
R. F. Chamberlain	D. W. Newcomb
E. A. Craig	H. Penn
*M. P. Ellis	*J. C. Russell
†C. R. Erlandson	E. Smith
W. R. Freeman	*R. E. Smith
L. F. Gifford	†A. V. Thompson
B. S. Jackson	*C. L. Whittier

Deposits go on interest fifteenth day of each month
 Dividends are payable April 15 and October 15

East Boston Savings Bank
10 Meridian Street (East Boston District)
 Date of Incorporation, April 26, 1848

Branch Office
1 Bennington Street

William C. Smith <i>President</i>	Philip J. Coady <i>Treasurer</i>
William T. Vose	C. Maxwell French
George E. Hodge	Robert E. Turpin
Stewart P. Lynch <i>Vice Presidents</i>	Richard D. Foulkes <i>Assistant Treasurers</i>

Stanley B. Oram
Clerk of Corporation

Trustees

H. P. Abbott	A. Loschi
J. E. Bagley, Jr.	†J. I. Lynch
†P. A. Cervizzi	*S. P. Lynch
P. J. Coady	R. H. McLaughlin
*C. E. Doane	W. R. Morrison
*F. B. Duncan	H. R. S. Perdriau
W. H. Dykstra	A. S. Pigeon
†H. A. Ham	*G. Pigeon
E. S. Haskell	*W. C. Smith
*G. E. Hodge	*W. T. Vose
L. M. Hollingsworth	B. F. C. Whitehouse
T. E. Key	J. Woolley

Deposits go on interest fifteenth day of each month
 Dividends are payable January 16, April 16, July 16 and October 16

Ellot Savings Bank
165 Dudley Street (Roxbury District)
 Date of Incorporation, February 8, 1864

Theodore S. Thompson <i>President</i>	P. Roland Hebert <i>Treasurer</i>
Laurence K. Hawkins	Leila M. Atwood
Albert F. Hayden	Charles P. Read
Richard S. Willis <i>Vice Presidents</i>	<i>Assistant Treasurers</i>

Walter R. Meins
Clerk of Corporation

Trustees

*E. L. Bond	†W. R. Meins
H. J. Chilton	R. E. Mills
G. L. Curtis	†H. D. Norstrand
E. H. Eacker	†A. N. Osgood
†B. H. Field	*D. K. Packard
W. J. Fisher	G. B. Rowlings
†R. C. Folsom	E. B. Smith
L. K. Hawkins	G. A. Stockemer
A. F. Hayden (Hon.)	*T. S. Thompson
P. R. Hebert	H. C. Ward
*L. P. Hills	*R. S. Willis
D. C. Howlett	*W. Wright
F. D. Littlefield	

Deposits go on interest fifteenth day of each month
 Dividends are payable April 15 and October 15

Grove Hall Savings Bank
455 Blue Hill Avenue (Roxbury District)

Date of Incorporation, January 30, 1914

Branch Office
1167-1175 Blue Hill Avenue, Dorchester

A. Murray Ginzberg <i>President</i>	Horace W. Whynot <i>Treasurer</i>
Walter L. Collins	Irving Adams
Irving Usen <i>Vice Presidents</i>	Percival A. Ames
	Joseph G. Hallett
Arnold S. Dane <i>Clerk of Corporation</i>	James T. Mulligan
	Josephine Spellman <i>Assistant Treasurers</i>

Trustees

G. Alpert	E. S. Lebowich
J. Arrington	†R. Lubets
J. Cohen	J. L. MacNeil
W. L. Collins	J. G. Riesman
S. J. Copellman	M. Saxe
A. S. Dane	S. Schein
J. Druker	†B. G. Shapiro
*C. S. Elkind	H. Singer
*L. Endlar	A. G. Smith
A. H. Ginsburg	B. Solomon
*A. M. Ginzberg	I. Usen
†H. S. Goldberg	*D. Weisberg
R. Goldstein	H. W. Whynot

Deposits go on interest twentieth business day of each month
 Dividends are payable April 25 and October 25

*Member of Board of Investment.
 †Member of Auditing Committee.

The Hibernia Savings Bank**50 State Street**

Date of Incorporation, May 21, 1912

Albert P. Hill
*President*James W. Conners
*Treasurer*Thomas A. Cronin
William F. Hickey
*Vice Presidents*Natale Coraine
*Assistant Treasurer*James E. Carroll
*Clerk of Corporation**Trustees*†G. A. Benway
†J. E. Carroll
J. W. Conners
N. Coraine
†J. J. Cotter
*T. A. Cronin
J. E. Downes, Jr.
A. E. Haley
W. F. Hickey
*A. P. Hill
*J. J. MageeJ. W. Mahoney
*G. A. Maloney
*J. J. Maloney, Jr.
E. J. McDevitt
J. F. O'Connell, Jr.
J. Quincy
J. D. Riordan
E. H. Roemer
*W. H. Ryan
P. P. StuartDeposits go on interest fifteenth day of each month
Dividends are payable January 15 and July 15**Home Savings Bank**
69 Tremont Street

Date of Incorporation, March 17, 1869

Alton P. Cole
*President*Hans K. Fischer
*Treasurer*James M. Rothwell
Jerome Preston
Hans K. Fischer
Parker O. Bullard
*Vice Presidents*Frederick R. Wood
Brinton Watson
Robert D. Miller
*Assistant Treasurers*Edward Norris
John H. Guluzian
*Asst. Vice Presidents*Evelyn F. Grace
*Clerk of Corporation**Trustees*D. C. Arnold
P. W. Atwood
D. Bloomfield
*B. Bump
J. K. Butters
*A. P. Cole
R. E. Connor
*E. P. Currier
†C. H. Curry, Jr.
H. K. Fischer
P. J. Friedlander
J. Greenbaum
*G. R. Harding
F. HastingsL. H. Martin
A. L. Miller
†C. C. Mullen
J. Preston
H. B. Richmond
*J. M. Rothwell
R. S. Shreve
*C. M. Spencer
T. E. Stevenson
*E. F. Tillson
F. A. Turner
†E. L. Twomey
L. A. WebsterDeposits go on interest tenth day of each month
Dividends are payable 3rd Wednesday of January,
April, July and October**The Hyde Park Savings Bank****1196 River Street (Hyde Park District)**

Date of Incorporation, March 11, 1871

Chester W. Hardy
*President*Arthur L. MacDonald, Jr.
*Treasurer*Beverly M. Chittick
Percy J. Peardon
Robert A. Topham
*Vice Presidents*William W. Arbuckle
Ferd C. Baxter
Harlan R. Pinkham
*Assistant Treasurers*William B. Harlow
*Chairman of Board*Michael J. Dray
*Clerk of Corporation**Trustees*J. W. Agnew
J. A. Berggren
*B. M. Chittick
P. G. Douglas
†M. J. Dray
R. Freeman
*C. W. Hardy
*W. B. HarlowA. L. MacDonald, Jr.
E. J. Manchester
*P. J. Peardon
D. T. Scott
†E. P. Shaw
*R. A. Topham
†G. W. Weddleton

Deposits go on interest first business day of each month

Dividends are payable January 15, April 15, July 15 and October 15

Institution for Savings in Roxbury**2343 Washington Street (Roxbury District)**

Date of Incorporation, February 22, 1825

Branch Office**426 Boylston Street**G. Churchill Francis
*President*Howard C. Nason
*Treasurer*Charles M. Cutler
Carleton Hunneman
*Vice Presidents*Herbert P. Gray
*Vice Treasurer*William F. Goodale, Jr.
*Clerk of Corporation*Wilbur R. Beane
John R. MacSwan
Jack A. Marshall
*Assistant Treasurers**Trustees*B. Adams
*D. H. Bigelow
*M. G. Bolster
S. C. Brown
A. T. Carpenter
†H. W. Cole
R. W. Cordingley
*C. M. Cutler
L. Dana
A. P. Everts, Jr.
A. G. Ferguson (Hon.)*G. C. Francis
W. F. Goodale, Jr.
C. Hunneman
W. F. Keesler
D. R. Sargent
†H. Stuetzer, Jr.
E. Walcott
R. P. Waters, Jr.
R. G. Wiese
†P. I. Wren

Deposits go on interest fifteenth day of each month

Dividends are payable April 15 and October 15

*Member of Board of Investment.

†Member of Auditing Committee.

Lincoln Savings Bank**1111 Columbus Avenue**

Date of Incorporation, November 5, 1915

Robert A. MacLellan
*President***William F. Carroll**
*Treasurer***John F. Murphy**
Walter F. Bleiler
Richard J. Condon
Albert M. Moloney
*Vice Presidents***Donald B. Wallace**
*Assistant Treasurer***Frank J. Glossa**
*Clerk of Corporation***Robert A. MacLellan**
*Chairman of Board***Trustees**

W. F. Bleiler	D. C. Haley
J. F. Bowers	J. W. Haley
G. I. Breen	J. W. Hennigan
W. F. Carroll	R. H. Kelly
P. C. Cleary	†A. J. MacLellan
*J. F. Clune	*R. A. MacLellan
*J. P. Condon	†J. F. McHale
R. J. Condon	A. M. Moloney
T. W. Crosby	*J. F. Murphy
F. R. Davis	J. G. Murphy
W. T. Doyle	W. J. Sheils
*T. J. Flanagan	U. Thomson (Hon.)
F. J. Glossa	

Deposits go on interest first business day of each month

Dividends are payable January 1 and July 1

Massachusetts Savings Bank
52 Congress Street

Date of Incorporation, February 17, 1870

J. Amory Jeffries
*President***Ralph S. Bell**
*Treasurer***Francis B. Lothrop**
*Vice President***Ainslie L. MacPhail**
George W. P. Blacklock
*Assistant Treasurers***Theodore Chase**
*Clerk of Corporation***Trustees**

*A. J. Anderson	*J. A. Jeffries
R. S. Bell	E. H. Kendrick
*F. H. Burr	*D. Livingston
F. W. Busk	*F. B. Lothrop
T. Chase	W. Minot
C. K. Cobb	G. M. Naylor, Jr.
†J. G. Cornish	†H. W. Robbins
L. C. Farley, Jr.	E. W. Robinson
D. H. Fulton	B. A. G. Thorndike
J. H. Gardiner	*F. C. Welch
A. E. Grant	G. S. Weld
D. Holmes	*M. C. Wheeler
H. Holt, Jr.	H. T. Wiggan
†D. Jeffries	R. B. Williams

Deposits go on interest first business day of each month

Dividends are payable January 2 and July 1

The Provident Institution for Savings
In the Town of Boston
36 Temple Place—30 Winter Street

Date of Incorporation, December 13, 1816

Branch Offices**80 Federal Street****Summer-Washington Subway****John S. Howe**
*President***D. Clinton Cave**
*Treasurer***D. Clinton Cave**
Leonard P. Chamberlain
Bernice D. Parks
Bernice D. Parks
*Vice Presidents***Leonard P. Chamberlain**
Bernice D. Parks
William B. Marshall
Albert R. Johannesen
*Assistant Treasurers***Wm. Arthur Dupee**
*Sec. of Corporation***Edward L. Bigelow**
*Chairman of Board***Trustees**

O. K. Anderson	†A. W. Hunnewell
*E. L. Bigelow	W. D. Ireland
E. L. Bigelow, Jr.	C. Kennedy
D. C. Cave	J. Lowell
*C. E. Cotting	*R. Lowell
L. Curtis	E. Lyne
C. Devens	G. Olmsted, Jr.
H. E. Dow	†E. H. Osgood
W. A. Dupee	A. H. Parker, Jr.
*B. K. Elliott	R. F. Perkins
*D. Foster	†H. L. Shattuck
*F. C. Gray	L. P. Stack
M. Gray	J. O. Stubbs
J. Grew	*P. H. Theopold
*H. F. Hagemann, Jr.	J. Vorenberg
B. M. Hall	D. C. Watson
E. B. Hanify	O. Wolcott
J. S. Howe	S. H. Wolcott, Jr.

Deposits go on interest fifth day of each month

Dividends are payable 1st Monday in January, April, July and October

South Boston Savings Bank
460 West Broadway (South Boston District)

Date of Incorporation, March 3, 1863

Chandler Bigelow
*President***Alfred W. Archibald**
*Treasurer***George M. Pond**
Francis P. Hersey
*Vice Presidents***Kenneth G. LeClair**
Edward G. Morse
Margaret E. White
Irving L. Hobbs
*Assistant Treasurers***Chandler Bigelow**
*Chairman of Board***John M. Bleakie**
*Clerk of Corporation***Trustees**

A. W. Archibald	E. H. Hommel
C. Bigelow	G. M. King
W. F. Birmingham	E. M. Kling
J. M. Bleakie	J. F. Lanergan
S. W. Blinstrub	L. H. Leary
*H. Bowen	F. G. Neal
†M. G. Chamberlain	*G. M. Pond
*F. Deane	R. E. Seeger
†A. L. Doggett	†A. O. Shalina
F. E. Douglas	*F. A. Stevens
H. Gambrell, Jr.	M. I. Stone
*F. P. Hersey	*S. A. Weld

Deposits go on interest fifteenth day of each month

Dividends are payable April 15 and October 15

*Member of Board of Investment.

†Member of Auditing Committee.

Suffolk Franklin Savings Bank
45 Franklin Street

Date of Incorporation, March 7, 1833

Branch Offices

1 Tremont Street
66 Charles Street
6 Park Square
235 Berkeley Street
607 Boylston Street
139 Massachusetts Avenue
10 Birch Street, Roslindale

Maynard L. Harris
President

Philip B. Hamel
Treasurer

Joseph H. Bacheller, Jr.
Exec. Vice President

Cora I. Blanchard
Charles H. Douglass, Jr.

Herbert F. Ayres
Edward M. Kehoe
Asst. Vice Presidents

John M. George
Joseph H. McLellan
William M. Meikle

U. Haskell Crocker
Clerk of Corporation

Joseph S. Nutter
Douglas W. Smith
Assistant Treasurers

William B. Snow
Chairman of Board

Trustees

F. W. Andres
H. H. Ayer
J. H. Bacheller, Jr.
T. P. Beal
G. W. Blakeley, Jr.
H. Bourneuf
E. D. Brooks
E. D. Brooks, Jr.
L. W. Cabot
A. P. Carter
*R. P. Chapman
W. H. Claflin, 3rd
U. H. Crocker
L. F. Daley
L. B. Damon
C. C. Dasey
F. C. Dumaine, Jr.
R. J. Eaton
*R. G. Emerson
J. T. Fallon
D. Falvey
C. K. Fitts
J. G. Flint
†E. W. Gammons
J. F. Gerrity
F. T. Hammond, Jr.
J. B. Harriman

*M. L. Harris
†E. Henderson
L. T. Hill
G. Howland
A. B. Hunt
C. Hutchins
K. L. Isaacs
C. D. Jacobs
†R. W. Lawson
*A. P. Loring
R. H. Lovell
*J. W. Lund
J. B. McIntosh
H. H. Meyer
A. O'Keeffe
J. A. Paine
M. E. Pierce
W. L. Pierce
J. E. Rogerson
*W. B. Snow
Q. W. Wales
S. Weeks, Jr.
A. Wheeler
E. N. White
W. W. Wolbach
H. A. Wood, Jr.

Deposits go on interest tenth day of each month
Dividends are payable January 10, April 10, July 10
and October 10

Union Savings Bank of Boston
69 Franklin Street

Date of Incorporation, February 8, 1865

Branch Offices

216 Tremont Street
728 Washington Street, Norwood

Francis P. Brennan
President

William H. Wragg
Treasurer

Francis P. Carolan
Vice President

Robert W. Clifford
Veronica E. Fitzgerald
Francis A. McQuaid
Assistant Treasurers

Ruth E. Manning
Clerk of Corporation

Trustees

*J. I. Ahern
J. K. Benson
J. K. Bottomley
*F. P. Brennan
E. A. Brest
F. P. Carolan
E. B. Crowley
J. F. Fitzgerald
*F. G. Fitzpatrick
†C. J. Fox
†C. J. Galligan, Jr.
W. J. Gillis
W. J. Hagerty
J. J. Halloran
F. E. Johnston
T. M. Joyce

*A. J. Kelly
W. C. Kendrick
W. E. Mackey
W. B. McGonigle
*T. J. McHugh
*A. C. McMenimen
*J. C. Morrison
C. W. Mulcahy
F. J. Muldoon
†T. L. O'Connor
E. J. O'Neil, Jr.
W. J. O'Sullivan
R. D. Patterson
J. V. Quinlan, Jr.
J. A. Walsh
W. H. Wragg

Deposits go on interest tenth day of each month
Dividends are payable April 20 and October 20

Warren Institution for Savings
3 Park Street

Date of Incorporation, February 21, 1829

Branch Offices

North Station Concourse
South Station Concourse

Archibald Dresser
President

Albert E. Pfefferle
Treasurer

John P. Carr
Henry J. Nichols
Albert E. Pfefferle
Vice Presidents

Charles E. Fehon
Henry G. Hedquist
Johan G. W. Holmberg
Louis W. Sheppard
Assistant Treasurers

Albert R. Hill
Malcolm T. MacVicar
Asst. Vice Presidents

Winifred H. Nash
Clerk of Corporation

Archibald Dresser
Chairman of Board

Trustees

*R. K. Bachelder
H. R. Bartlett
C. W. Blood
†J. P. Carr
*A. Dresser
B. A. Druker
*J. H. Eaton, Jr.
B. T. Fawcett
P. W. Fitzpatrick
C. Kenny

†J. F. McManmon
T. Motley
*H. J. Nichols
T. A. Pappas
A. E. Pfefferle
*B. C. Tower
*R. B. Tyler
†G. Wallace
J. N. Worcester

Deposits go on interest tenth day of each month
Dividends are payable on or before the 20th day
of January, April, July and October

*Member of Board of Investment.

†Member of Auditing Committee.

Willey Savings Bank
22 Boylston Street

Date of Incorporation, March 18, 1892

Leone V. Gould <i>President</i>	Emanuel H. Sanders <i>Treasurer</i>
Aubrey C. Trethewey Charles E. Gibson Verdie A. Dodds <i>Vice Presidents</i>	Bradbury H. Huff William J. Collins <i>Assistant Treasurers</i>
Lewis S. Burns <i>Clerk of Corporation</i>	
Arthur S. Roe <i>Chairman of Board</i>	

Trustees

L. S. Burns	F. W. Kurth
V. A. Dodds	G. L. Lincoln
E. A. Farnum	E. A. Pearson
R. Fitz Gerald	*A. S. Roe
*C. E. Gibson	D. B. Ruggles
*D. C. Goss	E. H. Sanders
*L. V. Gould	†C. Taylor
†R. S. Hamilton	G. P. Towle
†G. W. Henderson	*A. C. Trethewey
S. W. Howe	T. F. Tuttle
E. C. Keating	

Deposits go on interest fifteenth day of the month
 if made on or before the twenty-fourth day of the
 month

Dividends are payable May 25 and November 25

BRAINTREE

The Braintree Savings Bank
865 Washington Street
(South Braintree District)

Date of Incorporation, March 21, 1870

Norton P. Potter <i>President</i>	Robert P. Gray <i>Treasurer</i>
Ernest T. Fulton John W. Harding Carroll D. Welch <i>Vice Presidents</i>	John M. Burchell <i>Assistant Treasurer</i> Fred W. Shaylor <i>Clerk of Corporation</i>

Trustees

H. J. Albee	*N. P. Potter
G. W. Bryant	F. W. Shaylor
*E. T. Fulton	†R. W. Sullivan
R. P. Gray	H. C. Thayer (Hon.)
*J. W. Harding	J. T. Trefry, Jr.
†R. C. Holmes	C. D. Welch
J. Landers (Hon.)	†W. E. Westman
D. K. Norris	*H. C. White
*M. N. Peck	

Deposits go on interest first business day of the
 month if made on or before the tenth of the
 month

Dividends are payable April 1 and October 1

BRIDGEWATER

Bridgewater Savings Bank
14 Main Street

Date of Incorporation, March 19, 1872

Branch Office

12 West Center Street, West Bridgewater

Alfred T. Wells <i>President</i>	Frank W. Burrill <i>Treasurer</i>
Orran D. Libby <i>Vice President</i>	Arnold M. Gibson <i>Assistant Treasurer</i>
Paul Huffington <i>Clerk of Corporation</i>	Wayne E. Clark <i>Chairman of Board</i>

Trustees

†A. W. Ahlborg	†J. E. Keith
R. G. Barker	†J. J. Kent, Jr.
G. W. Barney	*O. D. Libby
F. W. Burrill	R. A. McNeeland
R. G. Clark, Jr.	C. P. Resevick
*W. E. Clark	F. Sanborn
*H. G. Daiker	H. A. Sarkisian
*C. A. Freeman	†J. A. Shockley
A. M. Gibson	R. C. Sturtevant
P. Huffington	*A. T. Wells
*J. W. Johnson	

Deposits go on interest first day of the month
 if made on or before the tenth day of the month
 Dividends are payable last business day of April
 and October

BROCKTON

Brockton Savings Bank
1 North Main Street

Date of Incorporation, March 3, 1881

Branch Offices
443 Belmont Street
589 Centre Street

Harold S. Crocker <i>President</i>	Malcolm B. Norcross <i>Treasurer</i>
Malcolm B. Norcross <i>Exec. Vice President</i>	Frederick J. Roche
Joseph W. Keith <i>Vice President</i>	Walter R. Lendh
John A. Eaton, Jr. <i>Clerk of Corporation</i>	Michael E. Tumonis
	Andrew W. Carter
	Fred D. Williamson <i>Assistant Treasurers</i>

Harold S. Crocker
Chairman of Board

Trustees

W. G. Allen (Hon.)	A. L. Lane
H. A. Baynes	*F. B. Linehan
*H. S. Crocker	*A. D. Matarese
†S. W. Davis	M. B. Norcross
A. C. Doyle	E. H. O'Neill
J. A. Eaton, Jr.	†P. W. Prouty
L. F. Eaton	†K. E. Sampson
G. O. Jenkins	*H. W. Sprague
G. E. Keith	H. L. Taylor
*J. W. Keith	

Deposits go on interest fifteenth day of the month
 if made on or before the twenty-fourth day of the
 month

Dividends are payable April 15 and October 15

*Member of Board of Investment.
 †Member of Auditing Committee.

People's Savings Bank of Brockton
221 Main Street

Date of Incorporation, February 8, 1895

George I. Crowell <i>President</i>	Edward E. Erickson <i>Treasurer</i>
Franklin H. Whitney <i>Exec. Vice President</i>	Frederick E. Henry Graham W. Hinckley Deane R. MacKenzie <i>Assistant Treasurers</i>
Herbert C. Low Roger Keith <i>Vice Presidents</i>	Clarence C. Reed <i>Chairman of Board</i>
William A. Ingram <i>Clerk of Corporation</i>	

Trustees

J. Berglund	†R. M. Keith
*F. E. Burgess	†W. E. Keith
*G. I. Crowell	P. H. Leavitt
W. E. Doyle	*H. C. Low
J. W. Filoon	G. M. McCrillis
W. A. Forbush	†A. F. Phillips
W. A. Ingram	*C. C. Reed
P. S. Jones	J. R. Wheatley
*R. Keith	F. H. Whitney

Deposits go on interest first day of the month if made on or before the tenth day of the month
Dividends are payable March 1 and September 1

BROOKLINE

Brookline Savings Bank
160 Washington Street

Date of Incorporation, February 24, 1871

Branch Offices
1340 Beacon Street
1018 West Roxbury Parkway
1014 Beacon Street

Augustus W. Soule <i>President</i>	Adrian E. Bessey <i>Treasurer</i>
H. S. Payson Rowe Franklin T. Pfaelzer, Jr. Frederick T. Pratt <i>Vice Presidents</i>	J. Stanley Lee J. Warren Vedder, Jr. Earl C. Rogers Percy S. Hardy <i>Assistant Treasurers</i>
Henry D. White <i>Clerk of Corporation</i>	

H. S. Payson Rowe
Chairman of Board

Trustees

†H. G. Bradley, Jr.	*F. T. Pfaelzer, Jr.
W. A. Burnham, Jr.	*F. T. Pratt
F. S. Deland, Jr.	R. W. Pratt
F. Fiske	E. W. Rogers
*R. I. Hunneman	*H. S. P. Rowe
*J. H. Magee	C. F. Rowley
†H. H. Newell	*A. W. Soule
C. A. Newhall	†H. D. White

Deposits go on interest tenth business day of each month
Dividends are payable January 10 and July 10

CAMBRIDGE

Cambridge Savings Bank
1374 Massachusetts Avenue

Date of Incorporation, April 2, 1834

Granville H. Beever <i>President</i>	Stuart Shaffer <i>Treasurer</i>
Henry W. Durant Stuart Shaffer <i>Vice Presidents</i>	Donald O. Nylander <i>Comptroller</i>
Marcus Morton <i>Clerk of Corporation</i>	Charles H. Blanchard Gilmore B. Creelman, Jr. John P. Derby <i>Assistant Treasurers</i>

Trustees

†F. Adams	J. H. Dyer
F. T. Baldwin	*A. S. Hill
*R. Baldwin	S. H. Lawton
T. R. Beal	†J. Lintner
*G. H. Beever	A. Morrison
G. N. Carpenter	M. Morton
†J. G. Cushman	H. L. Sampson
R. A. Dow	E. W. Sexton
A. Drinkwater	S. Shaffer
*R. P. Dudley	P. P. Sharples
*H. W. Durant	

Deposits go on interest first day of the month if made on or before the tenth day of the month
Dividends are payable January 10, April 10, July 10 and October 10

Cambridgeport Savings Bank
689 Massachusetts Avenue

Date of Incorporation, March 15, 1853

Robert F. Nutting <i>President</i>	Stanley L. Brown <i>Treasurer</i>
John W. Wood Joseph Guiney Leslie C. Read <i>Vice Presidents</i>	Raymond J. Adams William T. Livingston George A. Yule John P. Geishecker <i>Assistant Treasurers</i>
Albert F. White <i>Clerk of Corporation</i>	

Trustees

J. B. Atkinson	*R. F. Nutting
E. L. Bennett	†A. S. Pevear
B. H. Bowden	J. W. Powers
F. D. Campbell	*L. C. Read
G. E. Cole	E. I. Snider
*P. R. Corcoran	A. R. Tonon
†W. P. Dole	†F. H. Townsend
*J. Guiney	J. O. Welch
I. Kaplan	A. F. White
F. H. Lovejoy	*J. W. Wood
R. D. Muzzy	

Deposits go on interest tenth day of the month if made on or before the nineteenth day of the month
Dividends are payable January 20, April 20, July 20 and October 20

*Member of Board of Investment.
†Member of Auditing Committee.

East Cambridge Savings Bank**292 Cambridge Street**

Date of Incorporation, April 29, 1854

George E. Lakschewitz <i>President</i>	Earland S. Black <i>Treasurer</i>
Earland S. Black Willard C. Craig <i>Vice Presidents</i>	Charles B. Cutter Ralph G. Burstad <i>Assistant Treasurers</i>
Norman S. Blanchard <i>Clerk of Corporation</i>	Charles H. Sloan <i>Chairman of Board</i>

Trustees

T. E. Ahern	†R. W. Fawcett
E. S. Black	E. J. Fudge
J. H. Campbell	F. B. Hicks
O. D. Clark	*J. F. Jefferson
R. F. Clark	*G. E. Lakschewitz
*W. C. Craig	R. A. Sheffield
C. B. Cutter	†L. O. Simonds
R. R. DeGuglielmo	*C. H. Sloan
*F. H. Dillaby	†J. Thomson, Jr.

Deposits go on interest fifteenth day of the month if made on or before the twenty-fourth day of the month

Dividends are payable April 15 and October 15

North Avenue Savings Bank**1960 Massachusetts Avenue**

Date of Incorporation, March 7, 1872

Ralph F. George <i>President</i>	Arthur W. Emerson <i>Treasurer</i>
Wallace St. C. Jones William J. Wauters <i>Vice Presidents</i>	Harold M. Cook Ralph R. Forsman William F. Askin, Jr. <i>Assistant Treasurers</i>
Chester M. Grover <i>Clerk of Corporation</i>	

Trustees

R. E. Bennink	†L. Lane
J. F. Blackman	†J. A. Lunn
F. H. Davis	*F. H. Nickels
J. M. Dry	*J. W. Norris
R. R. Duncan	†G. M. Olive
O. C. Eckel	*F. E. Park, Jr.
A. W. Emerson	†J. H. Parry
*R. F. George	F. W. K. Smith
H. G. Gerrish	J. H. Walsh
T. F. Gibson	*W. J. Wauters
†C. M. Grover	D. B. Wilson
*W. St. C. Jones	

Deposits go on interest tenth day of the month if made on or before the nineteenth day of the month

Dividends are payable January 10, April 10, July 10 and October 10

CANTON**The Canton Institution for Savings****557 Washington Street**

Date of Incorporation, March 4, 1835

Charles K. Endicott <i>President</i>	Ralph C. Jackson <i>Treasurer</i>
Paul Revere George M. Mansfield <i>Vice Presidents</i>	Roland W. Wetherbee <i>Clerk of Corporation</i>

Trustees

J. S. Bullock	C. F. Leary
†H. B. Capen	*G. M. Mansfield
C. F. Dings	†V. Pozzo
†J. H. Draper, Jr.	*P. Revere
W. S. Draper, Jr.	R. T. Seavey
*C. K. Endicott	J. C. Sullivan
*F. L. Ervin	R. W. Wetherbee
*J. E. Fish	*R. Williams, Jr.
*J. H. Hinds	

Deposits go on interest first business day of each month if made on or before the tenth day of the month

Dividends are payable April 15 and October 15

CHELSEA**Chelsea Savings Bank****267 Broadway**

Date of Incorporation, April 28, 1854

Branch Office**10 Pleasant Street, Revere**

Wilford S. Cuthbertson <i>President</i>	William M. Beal <i>Treasurer</i>
Sidney M. Kensinger Donald R. Stormont Edward P. Wells <i>Vice Presidents</i>	Alfred R. Dugan Donald R. Stormont James W. Yandell <i>Assistant Treasurers</i>
Gertrude L. Flemming <i>Clerk of Corporation</i>	Ichabod F. Atwood <i>Chairman of Board</i>

Trustees

*I. F. Atwood	†F. J. Lane
W. M. Beal	W. L. Martin
W. J. Creedon	W. J. Murdock, Jr.
*W. S. Cuthbertson	C. W. Norris
H. W. Dingwell	†F. L. Patton
P. D. Duncan	R. O. Rockwell, Jr.
*W. W. Dykeman	†F. J. Ryan
P. D. Harkrower	*G. W. Shepherd
F. H. Hersom	I. W. Slade
W. H. Hickey	S. A. Smith
W. R. Holmes	D. R. Stormont
F. A. Johnson	*E. P. Wells
S. M. Kensinger	S. B. Whittaker
G. J. King	

Deposits go on interest fifteenth day of each month

Dividends are payable April 15 and October 15

*Member of Board of Investment.

†Member of Auditing Committee.

County Savings Bank 435 Broadway

Date of Incorporation, February 27, 1890

Robert C. Seamans <i>President</i>	Herbert C. Corliss <i>Treasurer</i>
Alton B. Atwood Herbert C. Corliss <i>Vice Presidents</i>	C. Muriel Nickerson Kenneth M. Smith <i>Assistant Treasurers</i>

Vincent Cassani
Clerk of Corporation

Trustees

*A. B. Atwood	C. M. Nickerson
C. N. Atwood	C. L. Raffi
J. Bailen	A. Salter
†V. Cassani	D. C. Seamans
H. C. Corliss	*P. B. Seamans
H. W. Frost	*R. C. Seamans
S. B. Hayes	*J. F. Tierney
†C. S. Hobart	*J. F. Tierney, Jr.
S. J. Leonard	W. S. Walata
E. J. McCarthy	*R. S. Wentworth
†D. J. McCarty	

Deposits go on interest twentieth day of each month
Dividends are payable April 20 and October 20

CHICOPEE

Chicopee Savings Bank 36 Center Street

Date of Incorporation, February 27, 1845

Branch Office

794 Memorial Drive, Chicopee Falls

J. Aime Lavallee <i>President</i>	Stephen A. Zajchowski <i>Treasurer</i>
Edward F. McDonnell	James P. Dout
Edmund A. Roy	Albert H. Roy
Charles J. Seaver	<i>Assistant Treasurers</i>
Stanislaw Sitarz <i>Vice Presidents</i>	J. Aime Lavallee <i>Chairman of Board</i>

Ernest R. Lavigne
Clerk of Corporation

Trustees

E. W. Beauchamp	*E. F. McDonnell
P. F. Cauty	*A. C. Morse
D. H. D'Amour	R. G. Mosher
†E. R. Dupuis	†C. C. Murphy
B. A. Galuszka	E. J. Pryzbyla
R. W. Gelinas	*E. A. Roy
J. M. Grise, Jr.	*W. W. Sample
†C. E. Holgate	C. J. Seaver
*J. A. Lavallee	S. Sitarz
E. R. Lavigne	S. A. Zajchowski
J. E. Marshall	

Deposits go on interest first day of the month if
made on or before the tenth day of the month
Dividends are payable January 1 and July 1

Chicopee Falls Savings Bank 91 Main Street (Chicopee Falls District)

Date of Incorporation, March 20, 1875

Branch Office

1577 Memorial Drive, Fairview District

G. Noble Davidson <i>President</i>	William G. Kimball <i>Treasurer</i>
Leslie C. Taylor <i>Exec. Vice President</i>	George F. Cliche <i>Assistant Treasurer</i>
Lawrence R. Flint <i>Vice President</i>	R. Eugene Blank <i>Clerk of Corporation</i>

Trustees

A. Balthazar	†S. B. King
R. E. Blank	J. B. Knight (Hon.)
†C. W. Bray	C. S. Leonard
*G. N. Davidson	T. M. McAuley
†J. A. Deslauriers	*E. J. O'Neil
J. L. Fitzpatrick	*W. J. Strycharz
R. W. Fleury	L. C. Taylor
*L. R. Flint	*E. J. Ziemba
A. E. Gelinas	

Deposits go on interest first business day of each
month
Dividends are payable January 1 and July 1

CLINTON

Clinton Savings Bank 200 Church Street

Date of Incorporation, May 15, 1851

John D. Hamilton <i>President</i>	James H. Wiesman <i>Treasurer</i>
John Chandler	James P. Durkin
Douglas J. Hayes <i>Vice Presidents</i>	<i>Assistant Treasurer</i>
John J. Philbin <i>Clerk of Corporation</i>	

Trustees

J. Chandler	A. Kuettner
C. B. Chickering (Hon.)	*K. P. Martin
W. P. Constantino	*W. E. Miles
C. C. Coulter	E. J. Nicewicz
†E. P. Gannon	†W. T. Normandin
P. Garofoli	J. J. Philbin
†E. F. Gibbons	H. L. Robichaud
*J. D. Hamilton	J. H. Wiesman
*D. J. Hayes	

Deposits go on interest fifteenth day of each month
Dividends are payable April 15 and October 15

*Member of Board of Investment.
†Member of Auditing Committee.

COHASSET**Cohasset Savings Bank**

13 Elm Street

Date of Incorporation, February 28, 1845

John Bates
*President*Winthrop L. Graham
*Treasurer*Paul T. Litchfield
*Vice President*Hannah F. Sullivan
*Assistant Treasurer*Samuel B. Bates
*Clerk of Corporation**Trustees*

*J. Bates
S. B. Bates
*T. Bates
J. H. Dean
H. T. Gleason
W. L. Graham
*P. T. Litchfield

T. F. Mulcahy
†A. F. Peterson
†E. W. Pratt
*R. E. Sherbrooke
†W. C. Swift
*W. C. Wheelwright
A. O. Wood

Deposits go on interest first business day of each month

Dividends are payable January 6 and July 6

CONCORD**The Middlesex Institution for Savings**

46 Main Street

Date of Incorporation, March 4, 1835

Branch Office

315 Main Street, Acton

James R. Mercer, Jr.
*President*Julian W. Ballou
*Treasurer*Egbert S. Newbury, Jr.
*Vice President*John C. Collins
Whitney S. Smith
*Assistant Treasurers*Alice D. Reiss
*Clerk of Corporation**Trustees*

J. W. Ballou
*S. Buttrick
G. W. Clark
J. C. Collins
R. Crafts
E. R. Davis
*T. Flint
E. R. Howard
P. Jewell, Jr.
F. R. Johnson
W. L. Kingman

H. A. Laughlin
†W. D. Locke
C. D. MacPherson
*J. R. Mercer, Jr.
E. S. Newbury, Jr.
†R. J. Rodday
F. W. Smith
W. S. Smith
*E. K. True
G. Wells
†B. Wheeler

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 1 and October 1

CONWAY**Conway Savings Bank**

Main Street

Date of Incorporation, March 10, 1887

Ralph G. Lilly
President(Office vacant)
*Treasurer*C. Sumner Boyden
Raymond S. Totman
*Vice Presidents*Alice M. Allis
*Assistant Treasurer*Clarence W. Boyden
*Clerk of Corporation**Trustees*

*R. A. Anderson
*C. S. Boyden
C. W. Boyden
†L. W. Graves
R. G. Hassell
G. B. Hosley

T. C. Kelleher
L. W. Lagoy
†C. N. Lilly
*R. G. Lilly
†R. L. Roberts
*R. S. Totman

Deposits go on interest first business day of each month

Dividends are payable May 1 and November 1

DANVERS**Danvers Savings Bank**

1 Conant Street

Date of Incorporation, March 20, 1850

Charles F. Murray
*President*Everett A. Needham
*Treasurer*Ralph H. Gaskill
Dimon Lockwood
Harold K. Parker
*Vice Presidents*Grace L. Kirby
William H. Price, Jr.
*Assistant Treasurers*Harry T. Merrill
*Clerk of Corporation**Trustees*

N. B. Caldwell
C. V. Clement, Jr.
†G. T. Creese
C. E. Elliott
†R. W. Esty
*R. H. Gaskill
F. H. Kirby
*D. Lockwood
*F. D. MacDonald

H. T. Merrill
*C. F. Murray
H. K. Parker
*D. R. Pope
R. S. Roberts
C. S. Tapley
C. T. Whittaker
W. L. Wolloff
J. D. Woodberry

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 1 and October 1

DEDHAM**Dedham Institution for Savings**

603 High Street

Date of Incorporation, March 19, 1831

Branch Offices

741 Providence Pike

673 High Street, Westwood

Waldo C. Hodgdon
*President*Daniel J. Savage
*Treasurer*Robert F. Clark
*Ezec. Vice President*Roland E. Reid
Esther J. Thunstrom
John D. Lund
*Assistant Treasurers*Frank W. Crocker
*Vice President*Charles W. Bartlett
*Clerk of Corporation**Trustees*

R. Bancroft
C. W. Bartlett
R. F. Clark
F. W. Crocker
W. N. Day
B. Fisher
†P. Grant
*N. L. Harris
H. W. Haynes

†W. P. Hersey
W. L. Hitchcock
*W. C. Hodgdon
†A. Hollingsworth
T. E. Jansen, Jr.
*G. C. Lee
*A. T. Lyman
W. J. Ripley, Jr.
H. H. Wood

Deposits go on interest first business day of each month

Dividends are payable last business day of April and October

*Member of Board of Investment.

†Member of Auditing Committee.

EAST BRIDGEWATER

East Bridgewater Savings Bank
29 Bedford Street

Date of Incorporation, March 8, 1870

Branch Office
Mattakeesett Street, Pembroke

Joseph M. Chandler <i>President</i>	Ralph H. Keith <i>Treasurer</i>
Prescott Washburn <i>Vice President</i>	Hazel A. Leland Alfred E. Ekberg <i>Assistant Treasurers</i>
George A. Ridder <i>Clerk of Corporation</i>	Forest W. Cousins <i>Chairman of Board</i>

Trustees

*J. M. Chandler	†J. C. King
W. M. Clark	H. W. Kingman
*F. W. Cousins	*E. W. Nutter
H. A. Fraser	*F. E. Parris
B. F. Goss	G. A. Ridder
R. H. Hall	M. F. Roach, Jr.
K. G. Henrich	†A. C. Swanson
*F. N. Houghton	P. Washburn
R. H. Keith	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 5 and October 5

EASTHAMPTON

Easthampton Savings Bank
36 Main Street

Date of Incorporation, February 10, 1869

George F. Evans <i>President</i>	Howard E. Fasser <i>Treasurer</i>
Howard E. Fasser	Isabelle B. Lafferty
Wilfred L. Richard <i>Vice Presidents</i>	Traugott J. Wodicka
	Robert L. Mullaly <i>Assistant Treasurers</i>
William M. Fiske <i>Clerk of Corporation</i>	George F. Evans <i>Chairman of Board</i>

Trustees

†A. I. Cartledge	F. J. Modena
P. J. Clapp	J. J. Moriarty, Jr.
H. W. Conant	*E. T. O'Brien
†W. J. Czelusniak	T. E. Parsons
*G. F. Evans	*J. S. Rapalus
H. E. Fasser	*W. L. Richard
W. M. Fiske	*W. E. Riedel
A. V. Galbraith	E. G. Schaeffer
†W. F. Kelsey	P. Stevens

Deposits go on interest first business day of each month if made on or before the tenth day of the month

Dividends are payable February 15 and August 15

EASTON

North Easton Savings Bank
68 Main Street (North Easton District)

Date of Incorporation, February 8, 1864

John S. Ames, Jr. <i>President</i>	Aldo D. Johnson <i>Treasurer</i>
Edward M. Carr	Alice K. Briggs
Roger A. McNamara <i>Vice Presidents</i>	Douglas D. Porter <i>Assistant Treasurers</i>
Elmer L. Randall <i>Clerk of Corporation</i>	John S. Ames, Jr. <i>Chairman of Board</i>

Trustees

D. Ames	*C. F. McCarthy
*J. S. Ames, Jr.	*R. A. McNamara
N. A. Anderson	N. B. Morse
*E. M. Carr	A. Pires
*R. J. Hatchfield	†E. L. Randall
A. D. Johnson	†S. F. Rice
*J. W. Linehan	H. C. Thomas
T. Maliff	

Deposits go on interest fifteenth day of each month if made on or before the twenty-fourth day of the month

Dividends are payable April 15 and October 15

EDGARTOWN

Dukes County Savings Bank
Main Street

Date of Incorporation, March 8, 1955

John W. Osborn <i>President</i>	Robert D. West <i>Treasurer</i>
Henry Corey	Fred H. Chirgwin
Robert M. Love <i>Vice Presidents</i>	<i>Clerk of Corporation</i>

Trustees

*J. Campbell	W. W. Manning
F. H. Chirgwin	R. J. Mitchell
†H. Corey	†W. B. Norton
*E. E. Cushman	*J. W. Osborn
†K. T. Galley	*E. L. Stevenson, Jr.
A. Hall	*D. C. Thompson
R. M. Love	*E. W. Vincent

Deposits go on interest fifteenth day of each month

Dividends are payable April 15 and October 15

EVERETT

Everett Savings Bank
466 Broadway

Date of Incorporation, March 1, 1889

Stanley R. Gardiner <i>President</i>	Sara E. Dresser <i>Treasurer</i>
Joseph E. Cannell	Harry E. Hall
Willard C. Lombard <i>Vice Presidents</i>	Robert M. Price <i>Assistant Treasurers</i>

Alden P. Tuells
Clerk of Corporation

Trustees

†E. H. Ahlin	W. P. Lombard
*H. Beats	W. C. Lyford
*J. E. Cannell	H. L. Macaulay
S. E. Dresser	†H. K. Macdonald
*S. R. Gardiner	R. K. Manning
*J. W. Holmes	R. K. Manning, Jr.
D. R. Holt	*K. P. Sargent
J. R. Leighton	†E. H. Tobey, Jr.
W. C. Lombard	A. P. Tuells

Deposits go on interest fifteenth day of each month

Dividends are payable April 15 and October 15

*Member of Board of Investment.

†Member of Auditing Committee.

FAIRHAVEN

Fairhaven Institution for Savings
15 Center Street

Date of Incorporation, February 10, 1832

John H. Seaman <i>President</i>	Orrin B. Carpenter <i>Treasurer</i>
R. Wilson Foster <i>Vice President</i>	Theresa E. Underwood Richard H. Carpenter <i>Assistant Treasurers</i>
Robert E. Browne <i>Clerk of Corporation</i>	John H. Seaman <i>Chairman of Board</i>

Trustees

E. G. Braley	J. L. Hiller
R. E. Browne	*F. S. Kelley
O. B. Carpenter	W. K. Kuechler
R. H. Carpenter	L. B. Maxfield
*H. A. Darwin	†L. W. Morton
H. Fell	*J. H. Seaman
*R. W. Foster	*C. H. Sisson
†G. A. Greene	W. Tallman
†E. A. Hayward	R. Young

Deposits go on interest second Monday of each month

Dividends are payable 4th Monday of April and October

FALL RIVER

The Citizens' Savings Bank
4 South Main Street

Date of Incorporation, November 15, 1851

Leeds Burchard <i>President</i>	John M. Parker <i>Treasurer</i>
William H. Pearce William E. Crowther Thomas J. Hudner <i>Vice Presidents</i>	Mary E. Lynch John W. Borden <i>Assistant Treasurers</i>
Warren A. Parmenter <i>Clerk of Corporation</i>	Harold S. R. Buffinton <i>Chairman of Board</i>

Trustees

†G. R. Ashworth	H. Gottlieb
A. L. Audet	*T. J. Hudner
*R. C. Bigelow	D. S.owler
*G. W. Bliss	J. M. Parker
W. A. Brown, Jr.	W. A. Parmenter
*H. S. R. Buffinton	*W. H. Pearce
*L. Burchard	W. Prescott
†T. R. Burrell, III	M. R. Silva
O. M. Cherry (Hon.)	F. E. Sullivan
J. H. Collins	†N. F. Thompson
*W. E. Crowther	H. T. Walker

Deposits go on interest first business day of each month

Dividends are payable 2nd Monday of June and December

Fall River Savings Bank
141 North Main Street

Date of Incorporation, March 11, 1828

Thomas B. Bassett <i>President</i>	Robert F. Sykes <i>Treasurer</i>
M. Richard Brown <i>Vice President</i>	Leslie H. King Alston M. Rigby <i>Assistant Treasurers</i>
George M. Jackson <i>Clerk of Corporation</i>	

Thomas B. Bassett
Chairman of Board

Trustees

A. B. Almy	†R. H. Gee
*T. B. Bassett	A. E. Hanson
W. Birkett	C. H. Hawes
*E. Brayton	G. M. Jackson
†L. S. Brayton	*G. E. Kay
*M. R. Brown	L. Mendes
J. E. Bullock	*R. F. Morton
†F. M. Chace	T. A. Rodgers, Jr.
H. W. Durfee	R. F. Sykes

Deposits go on interest fifth day of each month

Dividends are payable April 15 and October 15

Fall River Five Cents Savings Bank
79 North Main Street

Date of Incorporation, April 10, 1855

William F. Staples <i>President</i>	Lincoln P. Holmes <i>Treasurer</i>
Richard K. Hawes Douglas J. Richardson <i>Vice Presidents</i>	Joseph C. Kay Donald A. Bogle James W. Spence, Jr. <i>Assistant Treasurers</i>

Arthur R. Derbyshire
Clerk of Corporation

Trustees

H. W. Barnett	†R. K. Hawes, Jr.
R. A. Bogle	L. P. Holmes
A. T. Buffinton	E. A. Jaffe
A. N. Clarke	*E. H. Leeming
J. A. Cohen	W. T. Manning
†F. A. Crosson	E. V. D. Mills
R. L. Currant	A. E. Mobouck
J. F. Dator	H. F. Reilly
A. H. Davis	*D. J. Richardson
C. S. Deplitch	*W. F. Sanford
†A. R. Derbyshire	*W. F. Staples
J. A. Faria	R. M. Thompson
R. Green	*M. F. Welsh
*R. K. Hawes	M. A. Westgate

Deposits go on interest first business day of the month

Dividends are payable June 10 and December 10

*Member of Board of Investment.

†Member of Auditing Committee.

Union Savings Bank
20 South Main Street

Date of Incorporation, April 24, 1869

James P. Hart <i>President</i>	Herbert Boothman <i>Treasurer</i>
Cyrus C. Rounseville Charles P. Ryan <i>Vice Presidents</i>	Edith C. Twisse James F. Borden <i>Assistant Treasurers</i>
Lincoln D. Brayton <i>Clerk of Corporation</i>	

Trustees

*H. Ashton	*G. Delano, Jr.
W. H. Barker	*J. P. Hart
†J. F. Beckett	C. A. Norman
I. Brayton (Hon.)	E. L. Peirce
L. D. Brayton	H. J. Regan
*P. S. Brayton	*C. C. Rounseville
F. J. Carreiro	C. P. Ryan
†C. A. Davis	T. F. Tansey
†W. F. Davis	

Deposits go on interest fifteenth business day of each month

Dividends are payable May 19 and November 19

FITCHBURG

Fitchburg Savings Bank
745 Main Street

Date of Incorporation, February 12, 1846

Branch Office
550 Kimball Street

Robert S. Goldthwait <i>President</i>	Byron D. Merrill <i>Treasurer</i>
Richard Bullock Russell B. Lowe <i>Vice Presidents</i>	Frederick W. Smith <i>Assistant Treasurer</i>
Thornton K. Ware <i>Clerk of Corporation</i>	Richard Bullock <i>Chairman of Board</i>

Trustees

W. W. Aalto	H. V. Lindberg
*W. B. Adams	J. H. Long, Jr.
*J. B. Aubuchon	*R. B. Lowe
*R. Bullock	F. W. Lyman
E. C. Caouette	B. D. Merrill
D. Crocker	†A. H. Meyer
D. M. Crocker	M. F. Shea
N. L. Crocker	†E. B. Sherman
P. W. Dawley	H. K. Simonds
E. S. Eichin	W. T. Swain
G. W. Falk	C. F. Taylor
*R. S. Goldthwait	G. R. Wallace, III
N. Harrower	†T. K. Ware
†C. F. Holt	A. Woollacott
V. E. Huntington	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1, April 1, July 1 and October 1

The Worcester North Savings Institution
288-294 Main Street

Date of Incorporation, May 26, 1868

William S. Brown <i>President</i>	Ernest J. Townsend <i>Treasurer</i>
Wilbur W. Henry <i>Vice President</i>	J. Everett White <i>Assistant Treasurer</i>
Henry G. Bowen <i>Clerk of Corporation</i>	

Trustees

V. A. Anderson	O. G. Hedstrom
*W. E. Aubuchon	W. W. Henry
A. Belliveau	C. P. Johnson
†H. F. Bergstresser	B. Kelly
H. G. Bowen	E. J. Lyman
*W. S. Brown	*P. A. McKittrick
*S. F. Chittick	†G. W. Munson
N. C. Cross	*A. G. Neal
E. N. Daulton, Jr.	H. D. Penan
W. H. Dolan	J. B. Reynolds
R. W. Fisher	F. M. Rhoten
J. G. Flynn	F. P. Ross
†D. D. Goodwin	E. J. Townsend

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividend are payable January 1, April 1, July 1 and October 1

FOXBOROUGH

Foxborough Savings Bank
4 School Street

Date of Incorporation, April 18, 1855

Harold W. Moore <i>President</i>	Walter E. Clarkin <i>Treasurer</i>
W. Wallace Kelley <i>Exec. Vice President</i>	Elmer L. Zeller <i>Assistant Treasurer</i>
Edwin H. Downs James J. Putnam <i>Vice Presidents</i>	Grace E. Donovan <i>Clerk of Corporation</i>

Harold W. Moore
Chairman of Board

Trustees

L. L. Carpenter	*J. H. Marsden
W. E. Clarkin	*H. W. Moore
†G. E. Donovan	*D. H. Pike
*E. H. Downs	*J. J. Putnam
W. P. Fuller	N. R. Smith
†A. G. Hutchins	†R. E. Wagner
W. W. Kelley	

Deposits go on interest first business day of each month

Dividends are payable on or before the 25th day of April and October

*Member of Board of Investment.

†Member of Auditing Committee.

FRAMINGHAM

Framingham Savings Bank
15 Park Street

Date of Incorporation, April 23, 1883

Branch Office
770 Water Street

Arthur M. Fitts, Jr.
President

Vernard J. Irvine
Treasurer

Vernard J. Irvine
Charles F. Long
Vice Presidents

Milton E. Baldwin, Jr.
Charles D. Warner
Assistant Treasurers

Victor H. Galvani
Clerk of Corporation

Arthur M. Fitts, Jr.
Chairman of Board

Trustees

*A. M. Fitts, Jr.

A. M. Mason

†V. H. Galvani

*H. E. Matheson

J. P. Hastings

†J. A. Robertson

V. J. Irvine

*H. Schnare

*N. C. Kennedy

*W. F. Sullivan

*C. F. Long

†R. N. Wallis

†R. G. MacPherson

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1, April 1, July 1 and October 1

FRANKLIN

Benjamin Franklin Savings Bank
58 Main Street

Date of Incorporation, February 20, 1871

Clinton S. Clark
President

John R. Goodwin
Treasurer

Lewis J. Cataldo
Warren R. Gilmore
Donald S. Mackintosh
Vice Presidents

William R. Feeley
Assistant Treasurer

Edmund J. Keefe
Clerk of Corporation

Trustees

H. C. Abbott

J. R. Goodwin

S. Atwood

†W. B. Goodwin

*C. H. Carlson

M. J. Kearney

*L. J. Cataldo

E. J. Keefe

P. N. Chick

*T. F. Keefe

*C. S. Clark

C. H. Lawrence

†H. J. Cook

*D. S. Mackintosh

†G. W. Dana

D. J. Mann

W. R. Feeley

*R. N. Peterson

*W. R. Gilmore

Deposits go on interest first business day of each month

Dividends are payable January 15 and July 15

GARDNER

The Gardner Savings Bank
29 Parker Street

Date of Incorporation, May 26, 1868

Warren S. Shepard
President

Robert N. Ellis
Treasurer

Isaac B. Howe
Edmund L. Nichols
Vice Presidents

Helen E. Erickson
Clerk of Corporation

Trustees

*P. A. Bjurling

†T. P. Kelly

P. R. Bryant

R. A. Keyworth

†H. E. Drake

E. F. Leach

J. A. Dunn

†M. A. Moore

R. N. Ellis

*C. E. Nichols

R. N. Greenwood

E. L. Nichols

G. H. Heywood, Jr.

*D. W. Schoonmaker

*I. B. Howe

*W. S. Shepard

V. W. Howe

Deposits go on interest first business day of each month

Dividends are payable April 1 and October 1

GEORGETOWN

Georgetown Savings Bank
7 North Street

Date of Incorporation, May 26, 1868

Robert F. Metcalf
President

Guy A. Minchin
Treasurer

Frank M. Meader
Vice President

Ruth B. Stetson
Assistant Treasurer

William C. Stetson
Clerk of Corporation

Fred H. Harriman
Chairman of Board

Trustees

†B. Adams

†R. Perley

C. G. Baker

†H. N. Pingree

*D. C. Elliott

R. S. Prescott

*F. H. Harriman

S. M. Rogers

F. M. Meader

M. W. Smallwood

R. F. Metcalf

W. C. Stetson

G. A. Minchin

*D. M. Tenney

H. C. Perley

Deposits go on interest fifteenth day of each month

Dividends are payable April 20 and October 20

*Member of Board of Investment.

†Member of Auditing Committee.

GLOUCESTER

Cape Ann Savings Bank
109 Main Street

Date of Incorporation, April 15, 1846

William Moore <i>President</i>	Charles W. Lowrie <i>Treasurer</i>
Temple A. Bradley <i>Exec. Vice President</i>	Carrie E. Christensen Henry A. Jones <i>Assistant Treasurers</i>
William S. Webber <i>Vice President</i>	
Arthur C. Davis <i>Clerk of Corporation</i>	

Trustees

*E. R. Abbott	C. T. Heberle
†J. H. Bagshaw	H. L. Jodrey, Jr.
†H. Bell	C. W. Lowrie
T. A. Bradley	L. C. McEwen
†A. C. Davis	R. F. Marshall
*H. C. Dexter	*W. Moore
N. A. Faulk	E. Morley
W. N. Fisher	*L. N. Peterson
J. H. Griffin	*W. S. Webber

Deposits go on interest first business day of each month

Dividends are payable April 1 and October 1

GREAT BARRINGTON

Great Barrington Savings Bank
244 Main Street

Date of Incorporation, February 23, 1869

Frederick H. Turner <i>President</i>	R. Gordon Granger <i>Treasurer</i>
Peter I. Adams <i>Vice President</i>	Emma H. Stanton James R. Humphrey George P. Adams <i>Assistant Treasurers</i>
William F. Flaherty <i>Clerk of Corporation</i>	

Trustees

*P. I. Adams	W. B. Hall
R. B. Anderson	F. E. Harmon
*H. S. Andrews	†M. E. Leafgreen
W. F. Dempsey	†G. R. McCormick
C. W. Dolby	I. J. Sermini
H. H. Erbe	H. R. Sheldon
†W. F. Flaherty	F. H. Turner
*M. J. Gilligan	H. K. Turner
R. G. Granger	*R. F. Tyler

Deposits go on interest first day of the month if made on or before the ninth day of the month

Dividend are payable last business day of April and October

GREENFIELD

The Franklin Savings Institution
332 Main Street

Date of Incorporation, April 2, 1834

Thomas W. Symons <i>President</i>	E. Russell Alexander <i>Treasurer</i>
Merle W. Scott John C. Nettleton <i>Vice Presidents</i>	Frank C. Keegan Richard D. St. Peter <i>Assistant Treasurers</i>
Paul W. Bittner <i>Clerk of Corporation</i>	

Trustees

J. B. Baker	†D. C. Lunt, Jr.
J. W. Ballard	A. G. Moody
J. T. Bartlett	F. H. Reed
H. J. Cadwell	*P. Rogers
C. F. Clark	*J. W. Smead
S. L. Cohn	†C. F. Smith
I. N. Esleeck, Jr.	*C. N. Stoddard, Jr.
R. S. Harper	†C. S. Strecker
*D. C. Lunt	*T. W. Symons

Deposits go on interest last day of the month if made on or before the ninth day of the following month

Dividends are payable last business day of April and October

Greenfield Savings Bank
391 Main Street

Date of Incorporation, March 19, 1869

William Scott Keith <i>President</i>	Sidney W. Parsons <i>Treasurer</i>
Lester J. Clapp <i>Exec. Vice President</i>	Warren O. Weir Matthew N. Polo <i>Assistant Treasurers</i>
Samuel T. Tisdale <i>Clerk of Corporation</i>	

Trustees

A. B. Allen	W. J. Hosmer
F. R. Andrews	*W. S. Keith
L. M. Cairns	†R. T. Lyman
L. J. Clapp	S. W. Parsons
†F. B. Dole	*J. B. Roys
H. V. Erickson	L. J. Stiles
†R. J. Farr	*D. B. Swain
*L. B. Fortin	S. T. Tisdale
*W. C. Gates	W. O. Weir
G. J. Hayer	S. A. Yetter
T. M. Hayes	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 1 and October 1

*Member of Board of Investment.

†Member of Auditing Committee.

HARWICH

Cape Cod Five Cents Savings Bank
Main Street (Harwich Port District)

Date of Incorporation, March 16, 1855

Branch Offices

Main Street, Chatham
Main Street, Orleans

Ralph B. Snow <i>President</i>	George P. Marble <i>Treasurer</i>
Ida M. Taylor	Eleanor A. Lake
Benjamin O. Eldredge <i>Vice Presidents</i>	Milton L. Cahoon
Leroy A. Anderson <i>Clerk of Corporation</i>	Clifton F. Crosby <i>Assistant Treasurers</i>
	Ralph B. Snow <i>Chairman of Board</i>

Trustees

†R. E. Allen	*U. S. Livingston
L. A. Anderson	O. T. Murray
O. J. Cahoon	J. H. Paine (Hon.)
*H. T. Crocker	*D. S. Sears
*B. O. Eldredge	*R. B. Snow
C. K. Eldredge	K. A. Sparrow
E. E. Eldredge	†A. B. Stewart
†C. L. Goodspeed	I. M. Taylor

Deposits go on interest second Wednesday of each month

Dividends are payable 2nd Wednesday of January, April, July and October

HAVERHILL

Haverhill Savings Bank
153 Merrimack Street

Date of Incorporation, February 8, 1828

Branch Office

16 Main Street, Topsfield

Lawrence J. Ewing <i>President</i>	Stanwood D. Evans <i>Treasurer</i>
Stanwood D. Evans	Harry E. Adams, Jr.
Harry E. Adams, Jr. <i>Vice Presidents</i>	Donald K. Laing
	Genevieve D. Mack <i>Assistant Treasurers</i>

Charles E. Curtis
Clerk of Corporation

Trustees

†C. T. Bixby	*J. J. Fahey
†G. H. Bixby	H. M. Goodwin
C. A. Bodwell	S. P. Horne
T. E. Cargill, Jr.	*W. F. Hubley
J. A. Currier	†C. F. Johnson
C. E. Curtis	*G. E. McGregor
S. D. Evans	R. V. McNamara
*L. J. Ewing	*L. M. Poore

Deposits go on interest third Monday of each month if deposited within nine days after the third Monday of each month

Dividends are payable 3rd Monday of January, April, July and October

Pentucket Five Cents Savings Bank
46 Washington Street

Date of Incorporation, March 17, 1891

Branch Office
35 Merrimack Street

Henry L. Wallace <i>President</i>	Millard S. Bishop <i>Treasurer</i>
Millard S. Bishop	Clyde G. Page
Aaron Hoyt	Stewart M. Mattinson
J. Storer MacDougall <i>Vice Presidents</i>	Arthur L. Shattuck
Clyde G. Page	Laurence J. Gardella
Stewart M. Mattinson <i>Asst. Vice Presidents</i>	Robert D. Mills <i>Assistant Treasurers</i>
	George M. Goodwin <i>Clerk of Corporation</i>

Trustees

M. S. Bishop	*B. McGregor
G. M. Goodwin	R. H. Morse
†C. E. Haseltine	*A. G. Nichols
*A. Hoyt	W. S. Soroka
*C. L. Hoyt	H. L. Stone
N. C. Johnson	†A. H. Veasey, Jr.
*J. S. MacDougall	*H. L. Wallace
*J. S. MacDougall, Jr.	†W. Watson

Deposit go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable February 1, May 1, August 1 and November 1

HINGHAM

The Hingham Institution for Savings
55 Main Street

Date of Incorporation, April 2, 1834

Albert W. Tweedy <i>President</i>	Malcolm V. Cann <i>Treasurer</i>
Louville F. Niles <i>Vice President</i>	Wilfred H. Creighton
	Dorothy Y. McKay <i>Assistant Treasurers</i>
William L. Howard <i>Clerk of Corporation</i>	Arthur E. Whittemore <i>Chairman of Board</i>

Trustees

*E. H. Anderson	M. C. Newell
†J. P. Barnes	L. F. Niles
M. V. Cann	†J. A. Parrish
*W. B. Downey	C. Salmon
*L. W. Foster	*P. A. Stoddard
†L. L. Howard	A. W. Tweedy
W. L. Howard	A. E. Whittemore
J. C. Loring	

Deposits go on interest first business day of each month

Dividends are payable April 15 and October 15

*Member of Board of Investment.

†Member of Auditing Committee.

HOLLISTON**Holliston Savings Bank
763 Washington Street**

Date of Incorporation, February 27, 1872

Edward G. Fischer <i>President</i>	Milton C. Kling <i>Treasurer</i>
Louis J. Maeder Howard S. Wells <i>Vice Presidents</i>	Isabelle T. Gunn <i>Assistant Treasurer</i>
Wallace P. Watts <i>Clerk of Corporation</i>	Harold B. Youngling <i>Chairman of Board</i>

Trustees

*R. H. Adams	G. W. Morse
†C. O. Bartlett	*E. D. Olmstead
†F. F. Cole	S. D. Olmstead
†L. H. Cox	F. R. Sullivan
E. G. Fischer	W. P. Watts
R. D. Fisher	H. S. Wells
E. T. Gunn	C. A. Williams
E. S. Holbrook	*H. B. Youngling
*L. J. Maeder	

Deposits go on interest first business day of each month

Dividends are payable June 15 and December 15

HOLYOKE**Holyoke Savings Bank
143 Chestnut Street**

Date of Incorporation, February 21, 1855

William H. Smith, 2nd <i>President</i>	Earl Duncan <i>Treasurer</i>
Edward P. White <i>Vice President</i>	Leonard M. Baldwin <i>Vice Treasurer</i>
Edward F. Day <i>Clerk of Corporation</i>	Joseph H. Bengier Frederic F. Isakson William M. Minkley Walter R. Noffke <i>Assistant Treasurers</i>

Trustees

B. Alderman	†R. E. McCorkindale
†H. H. Allen	G. F. Murray
*S. R. Allyn	*R. R. Nickerson
J. L. Barowsky	S. A. Russell
J. S. Begley	†L. J. Simard
*R. F. Blount	P. S. Sinclair
*J. W. Coffman	*W. H. Smith, 2nd
E. F. Day	H. J. Szweczyński
*E. Docherty	R. P. Towne
W. Dwight	E. P. White
R. J. Harrington	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1 and July 1

**Mechanics' Savings Bank
347 Dwight Street**

Date of Incorporation, March 19, 1872

**Branch Offices
1642 Northampton Street
40 Bridge Street, South Hadley Falls**

Wayne Alderman <i>President</i>	Robert F. Batchelor <i>Treasurer</i>
Robert F. Batchelor John M. Dorman Frank E. Button Charles H. Kent Arthur E. Sheldon <i>Vice Presidents</i>	James G. Haggerty Robert C. Henneman Eleanor W. Malone <i>Assistant Treasurers</i>
A. Kenneth Riley <i>Clerk of Corporation</i>	Donald C. Mackintosh <i>Chairman of Board</i>

Trustees

*W. Alderman	†O. C. Kohler
*R. E. Barrett, Jr.	D. C. Mackintosh
†H. V. Burgee	C. F. Moriarty
F. E. Button	A. K. Riley
H. J. Coreoran	†A. Saltman
D. R. Dwight	*A. E. Sheldon
J. N. Hazen	R. K. Steiger
*C. H. Kent	*R. M. Weiser

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of April and October

**Peoples Savings Bank
314 High Street**

Date of Incorporation, March 19, 1885

Lewis J. Lamont <i>President</i>	Warren A. Rhoades <i>Treasurer</i>
Donald R. Taber <i>Vice President</i>	Stephen W. Carpenter, Jr. Paul T. Smith
Donald McCorkindale <i>Clerk of Corporation</i>	Michael J. Clifford <i>Assistant Treasurers</i>

Russell L. Davenport
*Chairman of Board**Trustees*

E. C. Alger	P. M. Judd (Hon.)
†F. P. Barrett	*L. J. Lamont
†A. F. Bollenbach	*V. A. Langelier
R. A. Brainerd	D. McCorkindale
†M. G. Campagna	W. J. Mills (Hon.)
B. W. Childs	D. J. O'Connell
J. V. Czelusniak	S. Resnie
*R. L. Davenport	W. G. Rogers
J. E. Driscoll	*D. R. Taber
*F. R. Green	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable May 1 and November 1

*Member of Board of Investment.

†Member of Auditing Committee.

HOPKINTON

Hopkinton Savings Bank
10 Main Street

Date of Incorporation, March 23, 1867

A. Clayton Waite
President

C. Russell Neale
Treasurer

C. Russell Neale
Clarence D. Farrar
Curtis H. Melvin
Vice Presidents

Doris Wolfe
Beatrice H. Holt
Assistant Treasurers

Kenneth M. Holt
Clerk of Corporation

Trustees

E. H. Adams
†C. C. Cleverley
*F. B. Doughty
*L. P. Eagles
C. D. Farrar
†E. F. Fecteau
†E. W. Flood
*W. H. Hamilton

K. M. Holt
C. H. Melvin
E. V. Mezitt
C. R. Neale
C. W. Parmenter
*B. L. Sheley
*A. C. Waite

Deposits go on interest last business day of each month if made on or before the ninth day of the following month

Dividends are payable last business day of April and October

HUDSON

Hudson Savings Bank
42 Main Street

Date of Incorporation, February 26, 1869

Clarence H. Robinson
President

(Office vacant)
Treasurer

Clarence H. Robinson
Ralph Fieldsend
John M. Meserve
Harold A. Priest
Vice Presidents

Donald H. Wheeler
Lillian M. Brigham
Assistant Treasurers

August G. Bonazzoli
Clerk of Corporation

Trustees

A. G. Bonazzoli
G. A. Coyne
R. T. Dawes
†H. G. Field
A. T. Fieldsend
*R. Fieldsend
†R. C. Holden
W. T. Hood
*C. T. Lamson
*J. M. Meserve

†E. F. Morgan, Jr.
C. H. O'Donnell
L. L. Parker
O. L. Perrault
J. J. Plant
*H. A. Priest
C. A. Reardon
C. H. Robinson
W. F. Smith
D. H. Wheeler

Deposits go on interest fifteenth day of each month
Dividends are payable January 15 and July 15

IPSWICH

Ipswich Savings Bank
23 Market Street

Date of Incorporation, March 20, 1869

Augustus J. Barton, Jr.
President

Melvin W. Buker
Treasurer

Charles E. Goodhue, Jr.
Exec. Vice President

Robert G. VanHorn
James C. Lahar
Assistant Treasurers

Paul R. Goodhue
Jesse M. Morehouse
Vice Presidents

Francis H. Whipple
Clerk of Corporation

Trustees

M. C. Arthur
*A. J. Barton, Jr.
*G. A. Bolles
L. B. Burnham
*B. K. Collins
F. L. Collins
K. A. Ebinger

C. E. Goodhue, Jr.
*P. R. Goodhue
W. E. Hall
*J. M. Morehouse
†S. H. Perley
†J. Richardson
†F. H. Whipple

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of April and October

LAWRENCE

Broadway Savings Bank
454 Essex Street

Date of Incorporation, March 9, 1872

Arthur Sweeney
President

Ernest W. Roebuck
Treasurer

James K. Dow
Vice President

Raymond J. Telford
Assistant Treasurer

Walter C. Tomlinson
Clerk of Corporation

Trustees

*J. F. Bacigalupo
†J. H. Barrington
J. T. Batal
J. L. Dean
*J. K. Dow
G. H. Gage
J. F. Glynn
G. W. Hamblet
G. W. Hamblet, Jr.
†F. B. Kittredge
C. D. McDuffie

M. J. Meyers
E. W. Roebuck
†B. A. Rowland
R. H. Sherman
*C. F. Smith
*A. Sweeney
W. C. Tomlinson
J. A. Torrisi
*E. L. Wilkinson
W. N. Webster

Deposits go on interest last business day of each month

Dividends are payable last business day of April and October

*Member of Board of Investment.

†Member of Auditing Committee.

Community Savings Bank
450 Essex Street

Date of Incorporation, May 8, 1933

J. Joseph Muldowney <i>President</i>	Robert J. Fraser <i>Treasurer</i>
John J. Dineen, Jr. <i>Vice President</i>	Fernand A. Bernardin <i>Clerk of Corporation</i>

Trustees

*F. A. Bernardin	*A. E. Jewell
S. H. Brennan, Jr.	†M. A. Landers
*W. T. Bride	†F. J. Leone
†M. J. Caplan	T. Longworth
J. A. Comber	*J. J. Muldowney
*W. H. Daly	D. J. Murphy, Jr.
J. J. Dineen, Jr.	J. Petralia
J. P. S. Doherty	N. H. Rodd
J. E. Fenton	I. E. Rogers, Jr.
R. J. Fraser	L. R. Viger
J. P. Holihan	

Deposits go on interest last day of each month
Dividends are payable last business day of April
and October

Essex Savings Bank
290-298 Essex Street

Date of Incorporation, March 15, 1847

Branch Offices
460 South Union Street
555 Broadway

Richard Ward <i>President</i>	Norman L. Miller <i>Treasurer</i>
Harold T. Houston	John E. Abercrombie
Chester W. Holland	Arthur R. Atkinson
Russell W. Knight	George F. Hanson
John E. Abercrombie	William A. Hilbert
Arthur R. Atkinson <i>Vice Presidents</i>	<i>Assistant Treasurers</i>

James H. Eaton
Clerk of Corporation

Trustees

R. R. Bernardin	*H. T. Houston
†W. E. Casey	L. N. Hutchinson
W. B. Duffy	*M. W. Kenney
J. H. Eaton	R. W. Knight
†L. M. Eidam	*R. Ward
F. J. Emmett	R. A. Watters
†C. R. Harrison	*R. A. Woodcock
*C. W. Holland	

Deposits go on interest fifteenth business day of
each month
Dividends are payable April 15 and October 15

Lawrence Savings Bank
255 Essex Street

Date of Incorporation, March 10, 1868

Harold S. Buckley <i>President</i>	Alfred H. Smith <i>Treasurer</i>
Charles M. Poore A. Murray Howe <i>Vice Presidents</i>	Matilda G. Caliri Lorraine C. Mulreany Donald E. Anderson Roger N. Bower <i>Assistant Treasurers</i>

Irving W. Sargent
Clerk of Corporation

Trustees

*A. J. Battershill	R. G. Locke
*E. A. Bernardin	†V. C. Manzi
*H. S. Buckley	V. J. Mill, Jr.
H. J. Bunting	C. E. Morrison, Jr.
J. V. Caliri	K. S. Norwood
B. R. Cleveland	M. F. Norwood
P. D. Dalrymple	*H. H. Petzold
J. J. DiSalvo	C. M. Poore
C. G. Hatch	I. W. Sargent
*A. M. Howe	A. H. Smith
†H. A. Johnson	B. E. Smith
†W. H. Keller	R. W. Turner

Deposits go on interest last business day of the
month if made on or before the ninth day of the
following month

Dividends are payable last business day of April
and October

LEE

Lee Savings Bank
75 Park Street

Date of Incorporation, March 5, 1852

John P. Palmer <i>President</i>	Albert N. Nettleton <i>Treasurer</i>
Earl M. Baldwin Harry M. Keating Albert N. Nettleton <i>Vice Presidents</i>	Esther M. Kuhn Alba A. Pasco Charles M. Tacy <i>Assistant Treasurers</i>

James I. Brown
Clerk of Corporation

Trustees

*E. M. Baldwin	A. N. Nettleton
J. I. Brown	*J. P. Palmer
†E. J. Cerruti	N. C. Tacy
R. Christenson	†F. H. Vohr
R. Forman	†G. S. Wickham
*H. M. Keating	

Deposits go on interest first day of the month if
made on or before the tenth day of the month
Dividends are payable June 1 and December 1

*Member of Board of Investment.
†Member of Auditing Committee.

LEICESTER**Leicester Savings Bank**
1084 Main Street

Date of Incorporation, April 17, 1869

Warren C. Lane <i>President</i>	Walter A. McMullin <i>Treasurer</i>
Myrton O. Davis Walter A. McMullin C. John W. Sperry <i>Vice Presidents</i>	Francis E. Kennedy <i>Clerk of Corporation</i>

Trustees

*E. M. Bacon	*W. C. Lane
*F. L. Butler, Jr.	*W. A. McMullin
*J. W. Copeland	*R. R. Rossley
M. O. Davis	†H. O. Smith
†P. E. Dow	*C. J. W. Sperry
†F. W. Flint	*W. N. Sprague
W. J. Harmon	*G. F. E. Story
F. E. Kennedy	

Deposits go on interest first business day of each month

Dividends are payable June 1 and December 1

LENOX**Lenox Savings Bank**
35 Main Street

Date of Incorporation, April 4, 1890

J. Burrell Fielding <i>President</i>	William D. Roche <i>Treasurer</i>
Herbert J. Klipp <i>Vice President</i>	Edward S. Harubin <i>Assistant Treasurer</i>

James H. Pelton
*Clerk of Corporation**Trustees*

*L. H. Bull	A. J. Loveless
†W. H. Clifford	G. E. Mole
*W. M. Coakley	J. H. Pelton
D. T. Dana	W. D. Roche
*J. B. Fielding	†J. N. Walsh
*H. J. Klipp	J. H. Woodger
*W. E. Lahart	†A. Wylie
W. T. Lahart	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1 and July 1

LEOMINSTER**Leominster Savings Bank**
15 Monument Square

Date of Incorporation, March 16, 1865

James H. Arnold <i>President</i>	Bowers A. Fischer <i>Treasurer</i>
Ralph A. Robertson <i>Vice President</i>	Bentley A. Foster Joseph S. Kibling <i>Assistant Treasurers</i>

Albert O. Bell
*Clerk of Corporation**Trustees*

*J. H. Arnold	W. James
*T. F. Bagley	†A. G. Kennard
A. O. Bell	D. A. Lubin
*C. D. Bent	W. M. Marshall
G. H. Cook, Jr.	W. M. Mayo
B. A. Fischer	†R. L. Newton
H. Fontaine	*R. A. Robertson
D. H. Goodell	†H. L. Wilkinson
J. W. Guffin	

Deposits go on interest fifteenth day of the month if made on or before the twenty-fourth day of the month

Dividends are payable April 15 and October 15

LEXINGTON**Lexington Savings Bank**
1776 Massachusetts Avenue

Date of Incorporation, March 11, 1871

Richard P. Cromwell <i>President</i>	Edward D. Duncan <i>Treasurer</i>
Winthrop H. Bowker Joseph R. Cotton William G. Potter <i>Vice Presidents</i>	Frank M. Oliveira <i>Assistant Treasurer</i> Walter C. Ballard <i>Clerk of Corporation</i>

Trustees

W. C. Ballard	D. A. Lynch
†R. D. Brown	J. McLachlan
W. H. Bowker	E. C. Martin
J. R. Cotton	*H. S. O. Nichols
*R. P. Cromwell	D. E. Nickerson
R. S. Davenport	*S. I. Phalen
J. H. Duffy	*W. G. Potter
E. D. Duncan	†L. T. Redman
G. W. Emery	*C. E. Scribner
†G. E. Graves	*C. C. Taylor
R. H. Holt	*R. H. Tucker
L. L. Hoyt	E. B. Worthen, Jr.

Deposits go on interest first business day of the month if made on or before the tenth day of the month

Dividends are payable April 1 and October 1

LOWELL**The Central Savings Bank**
50 Central Street

Date of Incorporation, March 3, 1871

Walter C. Wilson <i>President</i>	Hans H. Schliebus <i>Treasurer</i>
Philip S. Marden	Gerald F. Bolton
Harry G. Pollard	James D. Adams
George H. Upton <i>Vice Presidents</i>	Paul S. Rousseau <i>Assistant Treasurers</i>

William T. Sheppard
*Clerk of Corporation**Trustees*

*H. E. Clayton	H. G. Pollard
F. B. Emerson, 2nd	W. L. Rust
P. A. Gagnon	H. H. Schliebus
*C. J. Lombard	W. T. Sheppard
P. S. Marden	E. B. Stevens
†B. A. McKittrick	*G. H. Upton
†R. T. Morse	*W. C. Wilson
†F. F. O'Donnell	W. C. Wilson, Jr.

Deposits go on interest first business day after the ninth day of each month

Dividends are payable 3rd Wednesday of April and October

City Institution for Savings in Lowell
200 Central Street

Date of Incorporation, April 12, 1837

Branch Offices406 Boston Road, Billerica
1777 Main Street, Tewksbury

Charles E. Boles <i>President</i>	James L. Cashman <i>Treasurer</i>
Robert A. Abbott	Ida A. Bell
John W. Robinson <i>Vice Presidents</i>	John C. Sherwood <i>Assistant Treasurers</i>
J. Russell Havey <i>Clerk of Corporation</i>	Charles E. Boles <i>Chairman of Board</i>

Trustees

*R. A. Abbott	W. A. McDonnell
*C. E. Boles	V. P. Morton
*A. W. Colburn	†J. F. O'Donnell
J. P. Curran	*E. P. O'Loughlin
†W. Georges	J. W. Robinson
J. R. Havey	*J. T. Stevens
V. Hockmeyer	O. Stevens, Jr.
†H. H. Leighton	

Deposits go on interest fifteenth day of each month

Dividends are payable April 15 and October 15

*Member of Board of Investment.

†Member of Auditing Committee.

The Lowell Five Cent Savings Bank
34 John Street
 Date of Incorporation, April 12, 1854

Branch Offices

35 Boston Road, Chelmsford
12 Vinal Square, North Chelmsford
228 Central Street

Harold K. Bartlett <i>President</i>	Edward N. Lamson <i>Treasurer</i>
Edward N. Lamson <i>Exec. Vice President</i>	William B. Toohey
Arthur L. Eno	Robert C. Long
Frederick A. Flather	Roy A. Morgan
C. Marshall Forrest	Gerald R. Wallace
Earl M. Gray	Elton L. F. Silk
Paul L. Perkins	Edwin M. Jewett <i>Assistant Treasurers</i>
William A. Thompson	Thomas T. Clark <i>Chairman of Board</i>
Alvah H. Weaver <i>Vice Presidents</i>	

B. Randolph Cady
Clerk of Corporation

Trustees

†G. Archer	W. B. French
*H. K. Bartlett	*E. M. Gray
*L. H. Beaulieu	H. J. Hall
G. E. Branch	E. Harrington
E. W. Brigham	J. Harvey
M. J. Brown	R. H. Hildreth
G. A. Byam	*A. G. Jenkins
B. R. Cady	†B. deF. Lambert
M. S. Chute	E. F. Lamson (Hon.)
P. H. Clark	E. N. Lamson
*T. T. Clark	*A. L. Levine
D. F. Connors	H. D. Macdonald
†J. F. Conway, Jr.	G. C. McIntyre
J. C. Donohoe	C. L. O'Neil
A. L. Eno	*C. R. Page
C. F. Fairbanks, 2nd	P. L. Perkins
F. Flather	*W. B. Reilly
F. A. Flather	W. A. Thompson
*C. G. Forrest	*A. H. Weaver
C. M. Forrest	

Deposits go on interest first business day of each month
 Dividends are payable last business day of April and October

Lowell Institution for Savings
18 Shattuck Street

Date of Incorporation, February 20, 1829

Branch Offices

350 Westford Street
1209 Bridge Street

Harold E. Hollingworth <i>President</i>	Robert L. Groves <i>Treasurer</i>
Randall B. Houghton <i>Vice President</i>	Richard C. MacGowan <i>Vice Treasurer</i>
James P. Cassidy <i>Clerk of Corporation</i>	Jane P. Kopycinski <i>Assistant Treasurer</i>
	Henry F. Fessenden <i>Chairman of Board</i>

Trustees

G. W. Boyce	*R. B. Houghton
B. S. Brennon	†R. W. McKittrick
†J. P. Cassidy	*R. H. Olney
H. E. Clayton, Jr.	J. G. Picard
E. F. Crane	F. M. Qua
F. B. Downs	F. J. Spencer
†H. F. Fessenden	*D. F. Sullivan
*H. E. Hollingworth	

Deposits go on interest last business day of each month
 Dividends are payable last business day of April and October

Washington Savings Bank
30 Middlesex Street

Date of Incorporation, April 6, 1892

John J. Hogan <i>President</i>	Raymond J. Daley <i>Treasurer</i>
Frank D. Donovan	John J. Hogan, Jr. <i>Assistant Treasurer</i>
Joseph W. Green	
William F. Farrell <i>Vice Presidents</i>	
	William H. Sullivan <i>Clerk of Corporation</i>

Trustees

*J. R. Bowler	H. W. Healey
†T. A. Callahan	*J. J. Hogan
R. J. Daley	M. J. Lydon
*F. D. Donovan	†D. L. McArdle
R. G. Drury	G. A. Ryan
*W. F. Farrell	J. Stagnone
W. L. Gookin	†W. H. Sullivan
*J. W. Green	

Deposits go on interest tenth day of each month
 Dividends are payable February 10 and August 10

LUDLOW

Ludlow Savings Bank
33 North Street

Date of Incorporation, February 23, 1888

Branch Offices

220 Main Street, Belchertown
464 Main Street, Wilbraham
29 North Street

James P. Cormack <i>President</i>	Otto A. Peterson <i>Treasurer</i>
Irving J. Cordner	Howard K. Rodenhizer
Robert M. Mackintosh	Walter M. Bowles
Stanley S. Stusick <i>Vice Presidents</i>	<i>Assistant Treasurers</i>

Clarence F. Gillan
Clerk of Corporation

Trustees

†P. R. Baird	*A. L. Martin
A. J. Boilard	R. R. Meunier
†C. H. Colwell	*A. L. Miller
I. J. Cordner	D. B. Miller
*J. P. Cormack	M. R. Nakashian
C. H. Farr	*J. E. Nilsson
O. K. Gilbert	C. G. Smith
C. F. Gillan	W. L. Spaulding (Hon.)
C. W. Gowen	S. S. Stusick
B. A. Hudson	†A. P. Trombly
A. J. Letourneau	S. W. Wheeler
*F. J. Livi	P. D. Wilson
*R. M. Mackintosh	

Deposits go on interest first day of the month if made on or before the tenth day of the month
 Dividends are payable April 1 and October 1

*Member of Board of Investment.

†Member of Auditing Committee.

LYNN

Lynn Five Cents Savings Bank
112 Market Street

Date of Incorporation, May 15, 1855

Branch Offices

286 Humphrey Street, Swampscott
589 Broadway, Saugus

Crawford H. Stocker, Jr. <i>President</i>	Harold P. Symmes <i>Treasurer</i>
Lawrence E. Brown	William C. Andrew
Frederick W. Hixon	William H. Goss
William G. Keene	Carl R. Perry
<i>Vice Presidents</i>	Gertrude E. Majeska <i>Assistant Treasurers</i>

Taylor B. Yeakley
Clerk of Corporation

Trustees

†J. M. Barnes	W. G. Keene
*S. W. Bradley	L. B. Leonard
*R. P. Breed	L. V. MacDuff
†R. P. Breed, Jr.	G. E. Rafferty
W. J. Breed	*T. W. Rogers
L. E. Brown	*M. W. Rolfe
†H. A. Durkee	C. F. Smith, Jr.
C. E. Harwood	†D. H. Smith
J. J. Heffernan	H. C. Smith
F. W. Hixon	*C. H. Stocker, Jr.
J. M. Hoague	H. P. Symmes
†R. F. Hunter	T. B. Yeakley
G. Keene	

Deposits go on interest first business day of each month

Dividends are payable January 10 and July 10

Lynn Institution for Savings
25 Exchange Street

Date of Incorporation, June 20, 1826

Branch Offices

134 Boston Street
771 Salem Street, Lynnfield

Howard L. Huxtable <i>President</i>	Charles E. Cain <i>Treasurer</i>
Alfred E. Chase	Harry E. Fuller
Henry R. Mayo, Jr.	H. Maxwell Inder
<i>Vice Presidents</i>	William E. Quinn <i>Assistant Treasurers</i>

Frederick E. Bowers
Clerk of Corporation

Trustees

†D. F. Allen	R. H. Illingworth
†H. E. Ayer	*H. M. Kelley
†R. Barnet	*H. R. Mayo, Jr.
F. E. Bowers	M. F. McGrath
T. S. Bubier	G. R. Morgan
C. E. Cain	C. B. Newhall
*A. E. Chase	R. F. Nichols
*T. D. Chatfield	J. F. Phillips
V. A. Childs	*A. S. Potter
J. A. Cook	E. B. Redfield, Jr.
W. N. Eichorn	H. L. Ross
W. N. Farquhar	S. Shmishkiss
L. U. Fuller	A. H. Stiles, Jr.
*H. L. Huxtable	T. D. Welch

Deposits go on interest first day of each month

Dividends are payable last business day of April and October

MALDEN

Malden Savings Bank
399 Main Street

Date of Incorporation, April 2, 1860

Branch Offices

28 Lebanon Street
443 Charles Street

A. George Gilman <i>President</i>	Neil MacInnis <i>Treasurer</i>
George A. Ricker	Horace F. Lind
Neil MacInnis	Carl A. Carlberg
<i>Vice Presidents</i>	Charles D. McBride
Laura B. Lane	Malcolm W. Brown
<i>Clerk of Corporation</i>	David McCoubrey
A. George Gilman	Daniel R. Blake
<i>Chairman of Board</i>	<i>Assistant Treasurers</i>

Trustees

T. H. Bush	B. E. Green
E. J. Bushell	R. Hardwick
E. B. Chesley	†R. W. Horne
†L. J. Clark	*E. L. Kimball
*J. W. Collins	H. J. Koniares
C. H. Dennis	N. MacInnis
G. Downie	A. W. Miner
W. H. Fisher	*J. A. Plummer
M. R. Flynn, Jr.	*G. A. Ricker
*N. A. Gallagher	†C. F. Springall
*A. G. Gilman	L. T. West

Deposits go on interest tenth day of each month

Dividends are payable April 15 and October 15

MARBLEHEAD

Marblehead Savings Bank
21 Atlantic Avenue

Date of Incorporation, March 18, 1871

Walter S. Williams <i>President</i>	Wilbur T. Moulton <i>Treasurer</i>
Richard M. Cook	Edith E. Hinckley
James J. Hourihan	Louise T. Magee
George L. MacDonald	<i>Assistant Treasurers</i>
James N. Skinner	Gordon E. Peach
<i>Vice Presidents</i>	<i>Clerk of Corporation</i>

Trustees

*W. B. Ball	W. Mason
E. B. Brown	†E. K. Murphy
R. M. Cook	B. G. Osborne
E. L. Doliber	F. N. Osborne
†W. T. Foss	G. A. Parker
†C. W. Freeto	G. E. Peach
J. J. Hourihan	A. V. Rice
*H. A. Johnson	*J. N. Skinner
*G. L. MacDonald	*W. S. Williams

Deposits go on interest first business day of each month

Dividends are payable April 30 and October 31

*Member of Board of Investment.

†Member of Auditing Committee.

MARLBOROUGH

Marlborough Savings Bank
32 Mechanic Street

Date of Incorporation, April 3, 1860

Edward F. Bigelow
President

Ralph L. Potter
Treasurer

John A. Frye
Richard S. Temple
Vice Presidents

Charles E. Conder
Assistant Treasurer

Arnold S. Curtis
Clerk of Corporation

Edward F. Bigelow
Chairman of Board

Trustees

*J. G. Allen
*E. F. Bigelow
L. M. Craig
A. S. Curtis
C. T. Daley
R. H. Decker
†H. T. Eager
*J. A. Frye
†R. B. Frye
G. F. Grandi

*R. A. Johnson
A. E. LeMarbre
J. N. Lowell
*H. S. Morse
R. C. Morse
C. J. O'Connell
R. L. Potter
†D. C. Provasoli
K. G. Stephenson
R. S. Temple

Deposits go on interest tenth day of each month
Dividends are payable 3rd Wednesday of January
and July

MAYNARD

Assabet Institution for Savings
17 Nason Street

Date of Incorporation, March 31, 1904

Joseph H. Edwards
President

Arthur R. Carlton
Treasurer

Howard L. King
Raymond A. Gallant
Vice Presidents

Philip A. Wilson
Clerk of Corporation

Trustees

J. F. Cleary
R. O. Drechsler
*J. H. Edwards
*R. A. Gallant
*H. L. King
J. V. King
N. J. Morton
W. Naylor
H. F. Nordberg

J. G. Osmo
*F. E. Sanderson
W. H. Soar
†C. A. Stockbridge
*H. E. Tuttle
†W. K. Walters
†C. A. Wetherbee
F. A. Wilson

Deposits go on interest first business day of each
month

Dividends are payable January 1 and July 1

MEDFORD

Medford Savings Bank
29 High Street

Date of Incorporation, February 26, 1869

Branch Office
257 Spring Street

Earl B. Munro
President

Richard S. DeVeer
Treasurer

George S. Rawlings
Miah P. Crowley
Vice Presidents

John C. Fredriksen
Thomas F. O'Connor
Assistant Treasurers

Arthur G. Stearns
Clerk of Corporation

Earl B. Munro
Chairman of Board

Trustees

H. J. Clarke
*M. P. Crowley
J. H. DeFina
R. S. DeVeer
J. F. Fallon, Jr.
E. J. Gaffey
H. E. Greenlaw
†G. D. Hall
H. Karp

*E. B. Munro
*R. P. O'Hanley
†J. M. O'Loughlin
G. S. Rawlings
*A. D. Risman
J. F. Rogers
†A. G. Stearns
*R. H. Tasker
J. J. Wyand

Deposits go on interest fifteenth day of each month
Dividends are payable April 25 and October 25

MEDWAY

Medway Savings Bank
Village Street

Date of Incorporation, February 20, 1871

Branch Office
Main Street, Millis

George Y. Robinson
President

Wallace D. Wills
Treasurer

John E. Kirby
Aaron W. Hobart
Vice Presidents

Lloyd C. King
Clerk of Corporation

Trustees

†H. W. Blethen, Jr.
F. B. Clark
*D. M. Gould
†A. T. Handverger
G. E. Harris
*A. W. Hobart
P. J. Kenney
P. J. Kenney
C. A. King
L. C. King
*J. E. Kirby

J. R. Labaree
†W. J. Malloy
T. J. McCarthy
T. J. Moore
*R. J. O'Donnell
J. H. Reardon
*G. Y. Robinson
A. L. Saunders
W. H. Simpson
W. D. Wills

Deposits go on interest first day of each month
Dividends are payable March 1 and September 1

*Member of Board of Investment.

†Member of Auditing Committee.

MELROSE

Melrose Savings Bank
476 Main Street

Date of Incorporation, April 5, 1872

Archer F. Thompson <i>President</i>	Adolph F. Forsberg <i>Treasurer</i>
Lloyd B. Waring <i>Vice President</i>	Winship Billings Arthur W. McPherson <i>Assistant Treasurers</i>

George W. Newhall
Clerk of Corporation

Trustees

†C. B. Bacall	†L. C. Peabody
*R. H. Blanchard	*E. F. Proctor
*T. D. Canney	A. W. Scott
H. R. Corey	J. P. Smith
*R. D. Culver	*A. F. Thompson
A. F. Forsberg	E. H. Twitchell
*L. C. Hennigar	*L. B. Waring
L. H. Keith	D. E. Washburn
T. J. McArdle	D. A. Welch
G. W. Newhall	†H. B. Wilder

Deposits go on interest fifteenth day of each month

Dividends are payable April 18 and October 18

MERRIMAC

Merrimac Savings Bank
2 Church Street

Date of Incorporation, April 19, 1871

F. Leslie Viccaro <i>President</i>	Millard B. Hills <i>Treasurer</i>
Millard B. Hills Ray T. Wallace Willard T. Kelly <i>Vice Presidents</i>	Robert L. Eckert <i>Clerk of Corporation</i>

Trustees

R. F. Amazeen	W. G. Leighton
†W. L. Andrews	*C. H. Phillips
†B. C. Bickum	F. L. Regis, Sr.
R. L. Buzzell	*F. L. Viccaro
R. L. Eckert	*R. T. Wallace
M. B. Hills	†H. M. Waterhouse
†R. C. Journeay	C. E. Welch
W. T. Kelly	C. E. Whiting

Deposits go on interest fifteenth business day of each month

Dividends are payable April 25 and October 25

MIDDLEBOROUGH

Middleborough Savings Bank
1 South Main Street

Date of Incorporation, March 15, 1873

Fletcher Clark, Jr. <i>President</i>	Henry C. Humphreys <i>Treasurer</i>
Theodore N. Wood <i>Vice President</i>	Leslie M. Woodward <i>Assistant Treasurer</i>

John G. Howes
Clerk of Corporation

Trustees

S. F. Alger	†D. G. Reed
G. R. Austin	N. D. Ryder
F. J. Carey	*A. F. Soule
*F. Clark, Jr.	G. W. Stetson
*L. F. Harding	†E. E. Thomas
†R. G. Hinchley	R. W. Tillson
J. G. Howes	C. P. Washburn, Jr.
H. C. Humphreys	*F. S. Weston
B. A. Iseminger	*J. C. Whitcomb
T. F. Mendall	T. N. Wood

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 5 and October 5

MILFORD

Milford Savings Bank
232 Main Street

Date of Incorporation, April 24, 1851

Robert H. Curtiss <i>President</i>	John L. Carrier <i>Treasurer</i>
Percy L. Walker <i>Vice President</i>	Roger C. Oakes <i>Assistant Treasurer</i>

Henry Billings, 2d
Clerk of Corporation

Trustees

†I. G. Ammen	†J. B. Jackson
H. Billings, 2nd	A. W. Peterson
*J. L. Carrier	*G. A. Shaw
R. H. Curtiss	*S. D. Vincent
M. J. DeCesare	P. L. Walker
*G. W. Ellis	†L. Zocchi
J. D. Gannett	

Deposits go on interest tenth day of each month

Dividends are payable April 15 and October 15

MILLBURY

Millbury Savings Bank

105-109 Elm Street, Millbury

Date of Incorporation, April 10, 1854

Harold S. Bowker <i>President</i>	Waldo W. Horne <i>Treasurer</i>
Anton G. Kesseli Arthur L. Ducharme <i>Vice Presidents</i>	Dudley F. Bowker <i>Assistant Treasurer</i>

Baylis Aldrich <i>Clerk of Corporation</i>	Warren B. Harris <i>Chairman of Board</i>
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Trustees

B. Aldrich	A. G. Kesseli
*F. H. Barnett	†J. B. Manning
D. F. Bowker	*R. R. Stevens
*H. S. Bowker	†W. T. Stockwell
*A. L. Ducharme	O. H. Stowe
*W. B. Harris	H. E. Swenson
*W. D. Horne	†W. S. Wallis
W. W. Horne	

Deposits go on interest first business day of each month

Dividends are payable January 15 and July 15

*Member of Board of Investment.

†Member of Auditing Committee.

MILTON

Milton Savings Bank
40 Adams Street

Date of Incorporation, May 18, 1905

Branch Office
555 Adams Street

Standish T. Bourne <i>President</i>	Richard H. Schmidt <i>Treasurer</i>
Richard H. Schmidt <i>Exec. Vice President</i>	Alice L. Moulton Martha M. Wiswell
Edward C. Johnson, II <i>Vice President</i>	Robert R. Gay, Jr. <i>Assistant Treasurers</i>
Walter S. Robbins <i>Clerk of Corporation</i>	Edward C. Johnson, II <i>Chairman of Board</i>

Trustees

B. R. Alexander	R. S. Hadlock
†C. F. Batchelder, Jr.	*E. C. Johnson, II
S. T. Bourne	H. W. King
†F. S. Brooks	*A. J. Kinnealey
G. J. Cronin	*M. Perkins
†P. F. Dudley	W. S. Robbins
*E. Dyson	R. H. Schmidt
A. Fay	*C. V. Vappi
J. Goostray	E. E. Wendell

Deposits go on interest last business day of the month if made on or before the ninth day of the following month

Dividends are payable last business day of January, April, July and October

MONSON

Monson Savings Bank
146 Main Street

Date of Incorporation, March 27, 1872

William H. Anderson <i>President</i>	John D. Aldrich <i>Treasurer</i>
John P. Moriarty Carlos C. McCray <i>Vice Presidents</i>	Edward A. Kozikowski <i>Assistant Treasurer</i>

Omer E. Bradway
Clerk of Corporation

Trustees

*J. D. Aldrich	†W. Kimber
†B. P. Anderson	*C. C. McCray
W. H. Anderson	W. D. McCray
O. E. Bradway	*J. P. Moriarty
†Y. H. Brown	*C. H. F. Osborn
E. DeSantis	H. A. Pease
L. S. Farr	G. E. Rogers
F. B. Haley	S. L. Young
T. J. Hilliard	

Deposits go on interest first business day of each month

Dividends are payable April 1 and October 1

MONTAGUE

Crocker Institution for Savings
52 Avenue A
(Turners Falls District)

Date of Incorporation, April 3, 1869

James A. Gunn <i>President</i>	Austin J. Blood <i>Treasurer</i>
Austin J. Blood <i>Exec. Vice President</i>	Joseph J. Zamojski <i>Assistant Treasurer</i>
Marvin J. Haigis <i>Vice President</i>	James A. Gunn <i>Chairman of Board</i>
Wallace B. Marston <i>Clerk of Corporation</i>	

Trustees

*A. Abercrombie	†W. B. Marston
C. J. Bankwitz	F. A. Milkey
A. J. Blood	P. D. Shanahan
†E. A. Brown	†L. J. Starbuck
*J. A. Gunn	W. M. Stebbins
*M. J. Haigis	R. M. Trudel
E. E. Koch	S. Winch
G. Koch	

Deposits go on interest first business day of each month

Dividends are payable last business day of April and October

NANTUCKET

Nantucket Institution for Savings
2 Orange Street

Date of Incorporation, April 2, 1834

Alcon Chadwick <i>President</i>	Lillian A. Thurston <i>Treasurer</i>
Ralph I. Bartlett Ormonde F. Ingall <i>Vice Presidents</i>	Douglas E. Knotts <i>Assistant Treasurer</i>
Leroy H. True <i>Clerk of Corporation</i>	Alcon Chadwick <i>Chairman of Board</i>

Trustees

†J. A. Backus, Jr.	J. J. Gardner, 2nd
A. R. Baker	*H. Gordon Jr.
*J. S. Barrett	O. F. Ingall
*R. I. Bartlett	†G. W. Jones
*W. C. Brock	G. M. Lake
*A. Chadwick	C. R. Morris
*C. C. Coffin	C. H. Murray
*H. B. Coleman	R. E. Sanguinetti
†A. F. Egan, Jr.	L. H. True
W. A. Fordyce	

Deposits go on interest third day of each month
Dividends are payable January 10 and July 10

*Member of Board of Investment.

†Member of Auditing Committee.

NATICK

Natick Five Cents Savings Bank
6 Main Street

Date of Incorporation, April 5, 1859

C. Arthur Dowse <i>President</i>	Karl A. Bremner <i>Treasurer</i>
Arthur B. Fair George S. Hodgson <i>Vice Presidents</i>	Lloyd A. Baker Stanley S. Cole George E. Lamprey <i>Assistant Treasurers</i>
Thacher H. Fisk <i>Clerk of Corporation</i>	C. Arthur Dowse <i>Chairman of Board</i>

Trustees

K. A. Bremner	†T. H. Hoyt
*C. A. Dowse	†F. A. Moeller
A. B. Fair	E. R. Noyes
*M. W. Fairbanks	E. W. Peterson
T. H. Fisk	T. F. Quinn
G. F. Fiske	T. F. Russell
†J. R. Hayes	*J. F. Yeager
*G. S. Hodgson	

Deposits go on interest first day of the month if made on or before the tenth day of the month
Dividends are payable last business day of April and October

NEW BEDFORD

New Bedford Five Cents Savings Bank
791 Purchase Street

Date of Incorporation, April 14, 1855

W. Kempton Read <i>President</i>	Bruce Alexander <i>Treasurer</i>
James A. Collins Karl P. Goodwin <i>Vice Presidents</i>	Edward F. Dalzell S. George Davenport, Jr. Edward Aspin Clinton N. Tripp <i>Assistant Treasurers</i>
Allen Sherman <i>Clerk of Corporation</i>	
W. Kempton Read <i>Chairman of Board</i>	

Trustees

†H. S. Bowie	E. P. Read
C. F. Broughton	*W. K. Read
J. M. Bullard	*W. T. Read
*J. A. Collins	*A. G. Seabury
A. P. Doyle	A. Sherman
M. M. Duff	E. D. Stetson, Jr.
J. F. Francis	*P. Sweeney
*K. P. Goodwin	J. Swift, 3rd
N. H. Hayes	C. H. Wardwell
†W. R. Hindle	†F. K. White
R. B. MacLeod	*E. H. Wing
W. E. Parker	

Deposits go on interest first business day of the month if made on or before the tenth day of the month

Dividends are payable April 10 and October 10

New Bedford Institution for Savings
174 Union Street

Date of Incorporation, June 16, 1825

Branch Offices

1601 Acushnet Avenue
10 Rodney French Boulevard
407 Rivet Street
821 Rockdale Avenue

Seabury Stanton <i>President</i>	Gordon D. Larcom <i>Treasurer</i>
Gordon D. Larcom <i>Exec. Vice President</i>	Arthur F. Shaw, Jr. Frank G. King Donald M. Chace <i>Assistant Treasurers</i>
William S. Downey <i>Vice President</i>	
James B. Buckley <i>Clerk of Corporation</i>	

Trustees

C. G. Akin, Jr.	*T. A. Mahoney
F. E. Anderson	R. M. Mitchell
C. Beckman	W. M. Owen
†C. A. W. Best	*H. J. Perry
J. B. Buckley	W. H. Potter
†A. D. Delano	*O. Prescott, Jr.
P. C. Dirksen	E. Rigby
*W. S. Downey	F. Simpson
J. Duff, 3rd	J. A. Smith
*J. F. Glennon	J. K. Stanton
J. J. Gobell	*S. Stanton
†W. G. Hughes	*R. S. Stringer
J. D. Kenney	M. Walter, Jr.
G. B. Knowles	E. T. Wilson
G. D. Larcom	

Deposits go on interest first business day of the month if made on or before the tenth day of the month

Dividends are payable April 10 and October 10

NEWBURYPORT

Institution for Savings, in Newburyport and its vicinity
93 State Street

Date of Incorporation, January 31, 1820

Willis F. Atkinson <i>President</i>	Emery Hollerer <i>Treasurer</i>
Emery Hollerer <i>Exec. Vice President</i>	John H. Pramberg, Jr. <i>Assistant Treasurer</i>
George L. Hosford Joseph W. Knapp <i>Vice Presidents</i>	William H. Carter <i>Clerk of Corporation</i>

Willis F. Atkinson
Chairman of Board

Trustees

L. E. Atkinson	W. P. Lowell, Jr.
*W. F. Atkinson	R. R. McKinney
W. J. Bickford, Jr.	F. V. Noone
W. H. Carter	†H. W. Noyes
†L. B. Cheney	*W. R. Noyes
W. S. Currier	A. S. Page, Jr.
M. L. Dodge	L. C. Peirce
E. Hollerer	L. B. Phister
*G. L. Hosford	J. L. Potter
*R. B. Hoyt	†K. A. Reynolds
J. W. Knapp	H. W. Rogers
L. M. Little	*M. B. Wood

Deposits go on interest fifteenth day of each month
Dividends are payable April 25 and October 25

*Member of Board of Investment.

†Member of Auditing Committee.

Newburyport Five Cents Savings Bank 63 State Street

Date of Incorporation, April 24, 1854

Allan R. Shepard <i>President</i>	Charles W. Morse <i>Treasurer</i>
William A. Kinsman William G. Dodge Laurence Hayward Charles W. Morse William H. Willis <i>Vice Presidents</i>	William H. Willis <i>Assistant Treasurer</i> Grace A. Stevens <i>Clerk of Corporation</i>

Allan R. Shepard
Chairman of Board

Trustees

H. G. Currier †J. T. Connolly R. B. Davenport W. G. Dodge L. Hayward E. E. Hicken †M. K. Hoyt A. S. Johnson †R. W. Johnson †A. V. Kelleher W. A. Kinsman	C. W. Morse C. W. Morse, Jr. †B. Pearson *G. P. Poor *A. W. Sanders *A. R. Shepard E. C. Shepard R. A. Webb J. H. Welch *C. E. Whitley W. H. Willis
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Deposits go on interest first day of the month if made on or before the third day of the month

Dividends are payable last business day of April and October

NEWTON

Newton Savings Bank 286 Washington Street

Date of Incorporation, June 17, 1831

Branch Offices

289 Washington Street
103 Union Street, Newton Center
42 Lincoln Street, Newton Highlands
9 Boylston Street, Chestnut Hill
133 Chapel Street, Needham
571 Washington Street, Wellesley

Frederick C. Ober <i>President</i>	Donald P. Frail Ralph S. E. Sanguinetti Arnold E. Worth <i>Vice Treasurers</i>
Frederick S. Bacon Douglass B. Francis <i>Vice Presidents</i>	George W. Arbuckle David R. Donald William J. Ford H. Winston Mercer Ronald E. Seested John S. Stevens Raymond B. Thomas <i>Assistant Treasurers</i>

Trustees

C. H. Alvord R. R. Amesbury *W. R. Amesbury *F. S. Bacon †E. G. Bates J. M. Bierer R. M. Binney H. S. Bothfeld T. L. Buell †D. J. Edwards F. L. Farwell *D. B. Francis N. I. Greene H. W. Hardy H. Harwood *F. A. Hawkins	B. F. Louis F. A. McDermott R. M. Nichols F. C. Ober L. S. Pruyne W. H. Raye, Jr. W. H. Rice M. E. Sholkin E. P. Stevenson J. M. Tomb †W. H. Vogler C. H. Walker A. K. Wells H. Whitmore, Jr. R. A. Winslow
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Deposits go on interest tenth day of each month if made on or before the nineteenth day of the month

Dividends are payable January 10 and July 10

West Newton Savings Bank 1314 Washington Street (West Newton District)

Date of Incorporation, March 10, 1887

Branch Office

19 Pelham Island Road, Wayland

Kenneth W. Rogers <i>President</i>	Robert P. Lurvey <i>Treasurer</i>
William F. Chase Maxwell P. Gaddis <i>Vice Presidents</i>	Paul L. Shakespeare <i>Assistant Treasurer</i>
Charles J. A. Wilson <i>Clerk of Corporation</i>	Roland F. Gammons <i>Chairman of Board</i>

Trustees

*E. G. Angevine *R. P. Atwood †A. G. Barron *B. J. Bowen *N. D. Bugbee *W. F. Chase M. P. Gaddis R. F. Gammons	†D. L. Gibbs *J. W. Kellar C. J. Maguire *K. W. Rogers W. A. Waldron R. Wengren *C. J. A. Wilson
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Deposits go on interest tenth business day of each month

Dividends are payable January 15 and July 15

NORTH ADAMS

Hoosac Savings Bank 93 Main Street

Date of Incorporation, April 3, 1871

(Office vacant) <i>President</i>	Bernard K. Garceau <i>Treasurer</i>
Lloyd P. Tyrer <i>Exec. Vice President</i>	John W. Bond <i>Chairman of Board</i>
James F. Burns <i>Vice President</i>	L. Louis SanSoucie <i>Clerk of Corporation</i>

Trustees

*J. W. Bond †R. L. Brown J. F. Burns *E. H. Clark †M. L. Dempsey B. K. Garceau F. H. Hayden H. J. Hewat J. H. Hunter	†J. H. Lev R. I. Manuel *H. B. Payne *G. L. Quinn A. O. Rosenthal L. L. SanSoucie *L. P. Tyrer R. E. Wall E. L. Ward
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Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable June 1 and December 1

*Member of Board of Investment.

†Member of Auditing Committee.

North Adams Savings Bank 86 Main Street

Date of Incorporation, April 26, 1848

V. Herbert Gordon <i>President</i>	Leon K. Berry, Jr. <i>Treasurer</i>
Richard E. Pierce <i>Vice President</i>	Marion M. Dinneen Raymond P. Ranzoni <i>Assistant Treasurers</i>
James F. Campbell <i>Clerk of Corporation</i>	V. Herbert Gordon <i>Chairman of Board</i>

Trustees

L. K. Berry, Jr.	R. A. Hunter
†J. F. Campbell	*C. W. Isbell
H. W. Clark, 2nd	P. F. Kittredge
†J. Deans	T. W. Lewis
E. F. Flynn	*J. E. Magenis
*P. J. Geraghty	W. A. O'Hearn
*H. S. Gordon	*R. E. Pierce
*V. H. Gordon	†H. H. Schell
G. H. Higgins	J. D. Washburn

Deposits go on interest first day of the month if made on or before the tenth day of the month
Dividends are payable April 1 and October 1

NORTHAMPTON

Florence Savings Bank

85 Main Street (Florence District)
Date of Incorporation, February 14, 1873

Theodore F. Behringer <i>President</i>	Harold J. Forsander <i>Treasurer</i>
Stanley Clark <i>Executive Vice President</i>	Donald F. Donahue Barbara C. Jager <i>Assistant Treasurers</i>
Arthur W. Cook Edward L. O'Brien <i>Vice Presidents</i>	Theodore F. Behringer <i>Chairman of Board</i>

Erwin M. Hill
Clerk of Corporation

Trustees

†C. H. Addis	H. J. Forsander
W. E. Bailey	†E. M. Hill
*T. F. Behringer	H. Jekanowski
*A. W. Borawski	A. W. King
S. Clark	E. P. Mutti
*A. W. Cook	E. L. O'Brien
R. H. Cook	†M. L. Sender
J. J. Curran	P. F. Spencer

Deposits go on interest fifteenth day of each month
Dividends are payable April 15 and October 15

Nonotuck Savings Bank 80 Main Street

Date of Incorporation, February 9, 1899

Sterling R. Whitbeck <i>President</i>	Arthur M. Livingstone <i>Treasurer</i>
Earle M. Parsons Sidney F. Smith <i>Vice Presidents</i>	Mabel M. Duval <i>Assistant Treasurer</i>

John L. Banner
Clerk of Corporation

Trustees

†J. L. Banner	J. J. Kelleher
R. C. Barstow	E. M. Parsons
W. C. Bird	*S. F. Smith
†S. M. Campbell	L. A. Stevens
C. N. DeRose	*E. R. Stone
H. A. Dragon	D. D. Sullivan
†F. Goldstaub	*S. R. Whitbeck

Deposits go on interest first business day of each month
Dividends are payable June 1 and December 1

Northampton Institution for Savings 109 Main Street

Date of Incorporation, March 1, 1842

Edward T. Heaphy <i>President</i>	Frank E. Tuit, II <i>Clerk of Corporation</i>
Ralph E. Harlow Dana J. Lowd <i>Vice Presidents</i>	John A. Weidhaas <i>Treasurer</i>
	Thomas P. Cahill <i>Assistant Treasurer</i>

Edward T. Heaphy
Chairman of Board

Trustees

*E. L. Arnold	*E. T. Heaphy
†A. C. Bardwell	*D. J. Lowd
K. B. Bowen	F. P. Lyons
†T. F. Corriden	*F. R. Plumb
W. E. Denny	C. H. Salls
E. P. Dunphy	F. E. Tuit, II
*R. E. Harlow	J. A. Weidhaas

Deposits go on interest first business day of each month

Dividends are payable April 1 and October 1

NORTH ATTLEBOROUGH

Attleborough Savings Bank

48 North Washington Street

Date of Incorporation, February 2, 1860

Branch Office

9 North Main Street, Attleboro

James W. Hull <i>President</i>	Albert P. Totten <i>Treasurer</i>
Harry P. Jones Edward F. Kurtz <i>Vice Presidents</i>	Donald V. Rogers Paul J. Silvia Roswell H. Smith <i>Assistant Treasurers</i>

Marcus C. Ralston
Clerk of Corporation

Trustees

*D. S. Bishop	*J. J. McCarte
E. H. Cummings, Jr.	†G. E. Nerney
*A. A. Gordon	†M. C. Ralston
*H. B. Gowen	*S. C. Rice
C. A. Howard, Jr.	G. E. Riley
*J. W. Hull	H. H. Sweet
H. P. Jones	†F. T. Westcott
*E. F. Kurtz	L. W. Wilkin
P. F. Leach	

Deposits go on interest last day of the month if made on or before the seventh day of the following month

Dividends are payable last business day of April and October

*Member of Board of Investment.

†Member of Auditing Committee.

NORTHBRIDGE**Whitinsville Savings Bank**
Memorial Square
(Whitinsville District)

Date of Incorporation, March 19, 1872

Stuart F. Brown <i>President</i>	Bernard E. Clough <i>Treasurer</i>
Edwin M. Aldrich	William S. Gould
J. Hugh Bolton	John T. Ransom
Philip B. Walker <i>Vice Presidents</i>	Charles P. Bartlett <i>Assistant Treasurers</i>
Herbert E. Hoyt <i>Clerk of Corporation</i>	

Trustees

†A. C. Adams	*R. J. Frost
*E. M. Aldrich	B. A. Herman
H. C. Andrews	H. E. Hoyt
D. K. Barnes	*W. G. Kuekan
L. Beinema	*S. R. Mason
J. H. Bolton	*P. H. Reed
J. H. Bolton, Jr.	G. G. Spence
†G. T. Brown	†W. A. Spratt
*S. F. Brown	H. VanderBaan
B. E. Clough	*P. B. Walker
W. P. Dutemple	

Deposits go on interest first business day of each month

Dividends are payable April 30 and October 31

NORTH BROOKFIELD**North Brookfield Savings Bank**
35 Summer Street

Date of Incorporation, March 3, 1854

Francis C. Rooney <i>President</i>	Lowell E. Toepfer <i>Treasurer</i>
Linwood F. Fullam	Florence G. Cronin
Thomas F. Cuddy <i>Vice Presidents</i>	<i>Assistant Treasurer</i>
Edward W. Varnum <i>Clerk of Corporation</i>	

Trustees

†H. S. Bennett	*A. W. Krusell
F. Cooke	J. W. Learnard
*D. L. Crooks	T. J. O'Boyle
T. F. Cuddy	J. M. Richardson, Jr.
*L. F. Fullam	*F. C. Rooney
J. C. Griffith (Hon.)	B. M. Stevens (Hon.)
†F. D. Hayes	L. E. Toepfer
*L. A. Herard	E. W. Varnum
†R. W. Igoe	

Deposits go on interest first business day of each month

Dividends are payable January 1 and July 1

NORWELL**South Scituate Savings Bank**
Main Street

Date of Incorporation, April 2, 1834

George C. Dumas <i>President</i>	Kenneth L. Torrey <i>Treasurer</i>
Henry R. Sewell <i>Vice President</i>	Andrew G. Gordon <i>Clerk of Corporation</i>

Trustees

E. S. Amazeen	*L. Phillips, 2nd
†S. S. Dean	*D. B. Richardson
*G. C. Dumas	*H. R. Sewell
†H. T. Fogg	N. Tilden
H. C. Ford	K. Torrey
R. A. Gaudette	†H. W. Turner
E. N. Leonard	*A. C. Virtue

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable February 10 and August 10

ORANGE**Orange Savings Bank**
11 West Main Street

Date of Incorporation, March 30, 1871

Robert MacGregor, Jr. <i>President</i>	Frank E. Woodward <i>Treasurer</i>
Kirke L. Alexander <i>Vice President</i>	Neil W. Marshall <i>Assistant Treasurer</i>

James R. Kimball
*Clerk of Corporation**Trustees*

*K. L. Alexander	*W. B. Oddy
N. F. Batchelor	†E. M. Robbins
J. E. Botti	†G. T. Rosberry
E. E. Cormier	K. E. Smith
W. H. Gibbs (Hon.)	†R. E. Stowell
C. W. Hayden	D. A. Witty
J. R. Kimball	E. C. Witty
*R. MacGregor, Jr.	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of April and October

PALMER**Palmer Savings Bank**
435 Main Street

Date of Incorporation, March 4, 1870

Ernest E. Hobson <i>President</i>	Gordon J. King <i>Treasurer</i>
Herbert W. Bishop	H. Morton Smith
Robert L. McDonald <i>Vice Presidents</i>	<i>Assistant Treasurer</i>

Cleophas R. Potvin
*Clerk of Corporation**Trustees*

F. M. Austin	G. J. King
G. W. Authier	†E. D. Landen
*H. W. Bishop	F. G. Lindstrom
S. G. Brooks	*R. L. McDonald
†J. W. Gale	C. R. Potvin
*M. K. Gammons	†A. B. Rathbone
E. A. Griswold	F. A. Smith
*E. E. Hobson	C. L. Walker
*D. J. Horgan	

Deposits go on interest first business day of each month

Dividends are payable April 1 and October 1

*Member of Board of Investment.

†Member of Auditing Committee.

PEABODY**Warren Five Cents Savings Bank
10 Main Street**Date of Incorporation, April 28, 1854
Branch Office**Northshore Shopping Center**Paul M. MacGregor
*President*Lucien G. Lewis
Norman V. Crane
Donald S. Whidden
Edmond H. Lalime
Harry G. Griffen
John J. Gallagher
*Vice Presidents*Nathan F. Masterson
*Clerk of Corporation*John J. Kline
*Treasurer*Roger E. Randall
A. Louise Ellis
J. Norman Fanall, Jr.
Hubert M. Snow, Jr.
*Assistant Treasurers*Paul M. MacGregor
*Chairman of Board***Trustees**†A. J. Barry
†H. B. Bliss
†T. A. Brady
*N. V. Crane
*D. N. Crowley
C. D. Farmer
J. J. Gallagher
*H. G. Griffen
C. W. Kessler
J. J. Kline
*E. H. LahimeL. G. Lewis
M. J. Lynch
*P. M. MacGregor
†N. F. Masterson
H. E. Trask
N. M. Washburn
†E. W. Weaver
D. S. Whidden
E. A. Woelfel
†E. J. WoelfelDeposits go on interest fifteenth day of each month
Dividends are payable on or before April 25 and
October 25**PITTSFIELD****Berkshire County Savings Bank
24 North Street**

Date of Incorporation, February 2, 1846

Gardner S. Morse
*President*J. Howard Fryer
William T. Rice
*Vice Presidents*George P. Clayson
*Clerk of Corporation*Thomas R. Carrington
*Treasurer*Jane M. Hoag
Donald B. Kuntz
*Assistant Treasurers*William A. Whittlesey
*Chairman of Board***Trustees**W. E. Bagg, Jr.
†G. P. Clayson
*L. R. Connor
*F. G. Crane
W. M. Crane, 3rd
†H. C. Dutton
D. England, Jr.
*J. H. FryerS. H. Jones
*C. C. Loomis
†R. W. McCracken
*G. S. Morse
J. H. Rice
*W. T. Rice
W. A. WhittleseyDeposits go on interest first business day of each
month
Dividends are payable April 30 and October 31**City Savings Bank of Pittsfield
116 North Street**

Date of Incorporation, April 13, 1893

**Branch Office
10 Devonshire Avenue**Luke S. Hayden
*President*Carey R. Kinney
*Vice President*John R. Tobey
*Clerk of Corporation*Robert H. Bolza
*Treasurer*Clifford P. Griffin
Raymond G. LeBeau
Kenneth W. Seyfrier
*Assistant Treasurers***Trustees**†E. L. Amber
A. R. Birchard, Jr.
*S. Boxer
B. Crane
R. Crane
W. B. Crawford
L. S. Cusato
*P. K. Fodder
W. R. Furey
*L. S. Hayden
*C. R. Kinney†G. D. Kittredge
*C. F. Martin
F. E. May
C. B. Muzzy
F. M. Myers, Jr.
*T. C. Nelson
F. J. Quirico
*F. A. Strom
†B. J. Sullivan
J. R. TobeyDeposits go on interest first day of each month
except the months of January, May, July, No-
vember, which have nine grace daysDividends are payable last business day of April
and October**PLYMOUTH****Plymouth Savings Bank
36 Main Street**

Date of Incorporation, June 11, 1828

Oliver L. Edes
*President*Allen D. Russell
*Exec. Vice President*James A. White
*Vice President*Arthur G. Estes, Jr.
*Treasurer*Warren M. Axford
*Assistant Treasurer*Harold W. Baker
*Clerk of Corporation***Trustees**W. M. Axford
†H. W. Baker
R. M. Briggs
*T. Brink
J. S. Contente
O. L. Edes
D. E. Eldridge
A. G. Estes, Jr.
J. T. FrazierM. H. Golden
R. W. Holm
*M. Kyle
*H. H. Lanman
†F. A. Randall
*A. D. Russell
†A. V. Sgarzi
R. W. Talbot
*J. A. WhiteDeposits go on interest first business day of each
month

Dividends are payable January 5 and July 5

*Member of Board of Investment.
†Member of Auditing Committee.

Plymouth Five Cents Savings Bank
44 Main Street

Date of Incorporation, April 6, 1855

Branch Offices

Standish Street, South Duxbury
53 Summer Street, Kingston

Fred M. Rowell <i>President</i>	Fred C. Newhall <i>Treasurer</i>
Philip S. Barnes	Kendall S. Estes
Horace C. Weston <i>Vice Presidents</i>	Robert D. Sampson <i>Assistant Treasurers</i>

Maurice A. Hall
Clerk of Corporation

Trustees

G. H. Bahm	H. H. Hamilton
*P. S. Barnes	*F. C. Hilton
B. B. Bradley	A. H. Holmes
†E. W. Brewster	P. G. Krueger
S. H. Brewster	*F. C. Newhall
*L. R. Briggs	F. M. Rowell
W. J. Brown	B. J. Shepherd
G. W. Cushman	H. R. Talbot
†R. L. Drew	†M. Toabe
M. A. Hall	*H. C. Weston

Deposits go on interest fifteenth day of each month

Dividends are payable April 15 and October 15

PROVINCETOWN

Seamen's Savings Bank
274 Commercial Street

Date of Incorporation, April 15, 1851

Robert A. Welsh <i>President</i>	William F. Silva <i>Treasurer</i>
Myrick C. Young <i>Vice President</i>	Helen F. Rogers <i>Assistant Treasurer</i>

Herbert F. Mayo
Clerk of Corporation

Trustees

*S. J. Benson	*J. F. Rosenthal
†D. H. Hiebert	R. F. Silva
†H. F. Mayo	*W. C. Silva
*G. F. Miller, Jr.	*W. F. Silva
W. H. Paige	R. A. Welsh
†C. G. Peck, Jr.	M. C. Young
A. E. Ramey	

Deposits go on interest first business day of each month

Dividends are payable January 10 and July 10

QUINCY

Quincy Savings Bank
1374 Hancock Street

Date of Incorporation, March 18, 1845

Branch Office

371 Hancock Street, North Quincy

Arthur I. Burgess <i>President</i>	George H. Bonsall <i>Treasurer</i>
George H. Bonsall <i>Exec. Vice President</i>	Robert W. Davis
Robert H. Fay <i>Vice President</i>	H. Maurice Hughes
Morgan Sargent <i>Clerk of Corporation</i>	Arnold O. Haskell
	O. Donald Gohl <i>Assistant Treasurers</i>

Trustees

G. H. Bonsall	R. H. Fay
*A. I. Burgess	†H. MacArthur
C. R. Burgin	†R. Porter
*T. S. Burgin	G. D. Reardon
†W. G. Clark	M. Sargent
*R. M. Faxon	*J. D. Smith

Deposits go on interest first day of each month

Dividends are payable Monday following the 1st Tuesday in April and October

RANDOLPH

Randolph Savings Bank
129 North Main Street

Date of Incorporation, April 14, 1851

Branch Offices

15 Pleasant Street, Stoughton
50 South Franklin Street, Holbrook

Roland H. Marden <i>President</i>	Walter C. Kane <i>Treasurer</i>
Albert C. Wilde	William S. Hudson
Raymond E. Lyons <i>Vice Presidents</i>	Richard L. Batchelder
	Melvin S. Monson <i>Assistant Treasurers</i>

Charles F. Blakely
Clerk of Corporation

Trustees

*C. F. Blakely	*H. W. Macauley
†C. E. Claff	R. H. Marden
G. W. Hill	R. R. McEvoy
W. C. Kane	†J. C. Webster, Jr.
†F. H. Lutz	*A. C. Wilde
*R. E. Lyons	*L. R. Wyman

Deposits go on interest first day of each month if made on or before the tenth day of the month

Dividends are payable April 1 and October 1

*Member of Board of Investment.

†Member of Auditing Committee.

READING

Mechanics' Savings Bank
643 Main Street

Date of Incorporation, March 20, 1891

Branch Office
386 Main Street, Wilmington

Robert E. Stewart
President

Richard G. Moore
Treasurer

W. Gardner Long
August G. MacLeod
Preston F. Nichols
Vice Presidents

Richard C. Forrest
Assistant Treasurer
E. Hayward Bliss
Clerk of Corporation

Trustees

E. H. Bliss
*H. B. Currell
J. B. Iverson
K. R. Ivester
H. R. Johnson
G. R. Larson
*K. C. Latham
*W. G. Long

†G. M. Lothrop
A. G. MacLeod
*P. F. Nichols
*R. E. Stewart
†C. Stratton
†F. D. Tanner
P. G. Wilcox

Deposits go on interest first business day of each month

Dividends are payable on and after March 10 and September 10

ROCKLAND

Rockland Savings Bank
279 Union Street

Date of Incorporation, March 30, 1868

Branch Office
45 Front Street, Scituate

Arthur P. Wilcox
President

E. Wayne Harlow
Treasurer

Harry W. Burrell
Edward J. Phelps
Vice Presidents

John M. Ranney
David F. Dwyer
Assistant Treasurers

Joseph B. Estes
Clerk of Corporation

Trustees

†A. R. Brewster
H. W. Burrell
†D. S. Collins
*L. R. Curtis
J. B. Estes
R. J. Geogan
E. W. Harlow

*M. W. Murrill
†R. Osgood
H. G. Perry
*E. J. Phelps
*R. T. Phillips
N. A. Pool
*A. P. Wilcox

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 10 and October 10

ROCKPORT

Granite Savings Bank
51 Main Street

Date of Incorporation, March 21, 1884

Orren F. Smith
President

J. Harry Mills
Treasurer

M. Don Betts
Clerk of Corporation

Isabel L. Poole
Assistant Treasurer

Trustees

R. M. Barker
M. D. Betts
†A. S. Brown, Jr.
*C. G. Burbank
*A. R. Carlson
†N. A. Hooper
R. L. Hull

G. N. Mackey
A. K. Marr
J. H. Mills
*N. O. B. Pearson
J. B. Silva, Jr.
*O. F. Smith
†W. F. Tuck

Deposits go on interest first business day of each month

Dividends are payable April 1 and October 1

SALEM

Salem Savings Bank
125 Washington Street

Date of Incorporation, January 29, 1818

Edgar W. Johnson
President

Charles H. Stevens, Jr.
Treasurer

Leonard Clark
Charles A. Whipple
Francis J. Murphy
Vice Presidents

George W. Olson
Hollis B. Kuell
Robert Petersen
Assistant Treasurers

J. Grafton Kingsley
Clerk of Corporation

Trustees

R. B. M. Barton
W. Chisholm
*F. P. Clark
*L. Clark
H. E. Davenport
R. W. Estey
*J. E. Farley
†M. F. Flynn
H. S. Holcomb
*E. W. Johnson
J. G. Kingsley
†N. M. Knowlton

*H. G. Macomber
†I. J. Martin
F. J. Murphy
E. P. Parker
W. T. Quinlan
M. Shribman
T. Simons
C. H. Stevens, Jr.
C. F. Voorhees
W. B. Welch
*C. A. Whipple

Deposits go on interest sixteenth day of each month

Dividends are payable April 16 and October 16

*Member of Board of Investment.
†Member of Auditing Committee.

Salem Five Cents Savings Bank
210 Essex Street

Date of Incorporation, March 9, 1855

Branch Offices
11 State Road
424 Essex Street
2 Bay Road, South Hamilton

Franklin A. Hebard <i>President</i>	Bertram U. Rice <i>Treasurer</i>
Samuel H. Batchelder F. Carroll Sargent Bradshaw Langmaid Alton P. Cole, Jr. <i>Vice Presidents</i>	Clayton W. Smith Robert L. Howie Robert F. McGrath <i>Assistant Treasurers</i>
Richard K. Hillman <i>Asst. Vice President</i>	Albion B. Knowlton, Jr. <i>Clerk of Corporation</i>

Trustees

L. Allen, Jr.	H. S. Knight
†A. E. Anderson	C. J. Kohn
B. T. Atwood, Jr.	*B. Langmaid
E. M. Batchelder	C. A. Mayo
S. H. Batchelder	†F. A. Meier
*R. E. Blake	F. H. Moore
W. J. Bursaw, Jr.	W. H. Parker
H. J. Callahan	P. M. Pilcher
A. S. Elwell	A. P. Putnam
H. S. Gilcrest	B. U. Rice
A. Goodhue, Jr.	*F. C. Sargent
†H. J. Gourdeau	J. R. Serafini
C. F. Grush	R. H. Thompson
*F. A. Hebard	*J. N. Welch
J. B. Hooper	J. S. Whipple

Deposits go on interest first business day of each month

Dividends are payable February 1, May 1, August 1, and the last business day of October

SHELBURNE

Shelburne Falls Savings Bank

28 Bridge Street (Shelburne Falls District)

Date of Incorporation, March 28, 1855

Elwyn J. Ball <i>President</i>	Jesse A. Dunnell <i>Treasurer</i>
Henry L. Avery <i>Vice President</i>	Florence B. Adler <i>Assistant Treasurer</i>
Marjorie W. Peck <i>Clerk of Corporation</i>	Elwyn J. Ball <i>Chairman of Board</i>

Trustees

†J. R. Amstein	P. R. Joyce
H. L. Avery	H. E. Legate
*E. J. Ball	W. E. Legate (Hon.)
E. W. Benjamin	†W. O. Loomis
H. F. Brown	*E. A. Milne
†H. E. Crosier	G. L. Mirick
R. E. Donelson	*E. D. Shippee
J. A. Dunnell	H. A. Suprenant
A. F. Eldridge	G. E. Turton
E. R. Field	R. Wishart
D. H. Jones	*F. S. Wood

Deposits go on interest tenth day of each month

Dividends are payable April 10 and October 10

SOMERVILLE

Somerset Savings Bank
371 Summer Street

Date of Incorporation, March 9, 1910

Branch Office
105 Broadway

Alfred H. Dolben <i>President</i>	Richard V. Kiley <i>Treasurer</i>
Richard V. Kiley Earle B. Tinker <i>Vice Presidents</i>	Stephen J. Dowd <i>Assistant Treasurer</i>
Edgar M. Bradley <i>Clerk of Corporation</i>	

Trustees

E. M. Bradley	†C. I. Horton
H. Celata	D. J. Kelley
†D. F. Choate, Jr.	R. V. Kiley
A. H. Curtis, 2nd	†A. J. Oliva
J. H. Derby	T. P. Russell
*A. H. Dolben	P. Sherman
*J. J. Donahue	*H. E. Stevens
A. L. Fisher	*E. B. Tinker
*H. P. Freeman	R. W. Young

Deposits go on interest fifteenth day of each month

Dividends are payable April 20 and October 20

Somerville Savings Bank
57 Union Square

Date of Incorporation, February 24, 1885

Charles J. Bateman, Jr. <i>President</i>	Edward J. Hall <i>Treasurer</i>
L. Roger Wentworth Frederick W. Hale <i>Vice Presidents</i>	Howard E. Sullivan R. Jack Howard Arthur R. Hayward <i>Assistant Treasurers</i>
Herbert E. Bowman <i>Clerk of Corporation</i>	

Trustees

*C. J. Bateman, Jr.	L. J. McKay
†H. E. Bowman	*C. F. Mitchell
J. A. Daniels	†N. A. Ray
G. S. Drew	*H. E. Sullivan
E. W. Hale	†T. E. Van Iderstine
F. J. Hall	L. R. Wentworth
T. E. Kellar	*W. E. Young
J. F. McGann, Jr.	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable June 1 and December 1

*Member of Board of Investment.

†Member of Auditing Committee.

SOUTHBRIDGE

Southbridge Savings Bank
253 Main Street

Date of Incorporation, April 20, 1848

Roger M. Grimwade <i>President</i>	William W. Horsley <i>Treasurer</i>
Edward E. Williams <i>Vice President</i>	Allan H. Faxon Stanley M. Cheney Carl M. Olson <i>Assistant Treasurers</i>
John J. O'Shaughnessy <i>Clerk of Corporation</i>	

Trustees

P. Boehm	L. H. Lemmelin
W. G. Buckley	R. C. McKinsty
*J. N. Burnham	G. Mozley
L. D. Clemence	†J. J. O'Shaughnessy
*R. U. Clemence	J. E. Rischitelli
J. K. Edwards	†F. O. Robson
P. Graf	S. T. Sheard
*R. M. Grimwade	*A. F. Smith
R. R. Grimwade	*E. E. Williams
W. W. Horsley	†S. W. Williams
O. J. Laliberte	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1 and July 1

SPENCER

Spencer Savings Bank
174½ Main Street

Date of Incorporation, April 5, 1871

William J. Heffernan <i>President</i>	Hezekiah P. Starr <i>Treasurer</i>
Howard C. Boulton	Robert G. Worthington <i>Assistant Treasurer</i>
Leroy E. Latown	Walter J. Reynolds <i>Clerk of Corporation</i>
Burton R. Smith <i>Vice Presidents</i>	

William J. Heffernan
Chairman of Board

Trustees

†M. W. Bemis	G. E. LeDoux
*W. Berthiaume	E. L. Marsden
*H. C. Boulton	†J. C. McSherry
F. O. Dufault	W. J. Reynolds
*W. J. Heffernan	*B. R. Smith
F. A. Hobbs	H. P. Starr
*L. E. Latown	†G. D. Stone

Deposits go on interest first business day of each month

Dividends are payable January 10 and July 10

SPRINGFIELD

Hampden Savings Bank
19 Harrison Avenue

Date of Incorporation, April 13, 1852

George C. Holderness <i>President</i>	Victor E. Quillard <i>Treasurer</i>
Matthew D. Arnold <i>Exec. Vice President</i>	Matthew D. Arnold Ralph M. Harlow <i>Assistant Treasurers</i>
Harvey R. Preston <i>Clerk of Corporation</i>	

Trustees

M. D. Arnold	S. May
†H. C. Beaver, Jr.	A. G. Medlicott
C. L. Blake	*M. C. Peabody
R. D. Clapp	†H. R. Preston
H. J. Collins	*J. B. Richardson, Jr.
J. B. Donovan	†J. J. Shea
*R. R. Emerson	S. M. Stearns
F. H. Faulstich	*R. A. Studley
*G. C. Holderness	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of April and October

Springfield Five Cents Savings Bank
1319 Main Street

Date of Incorporation, April 27, 1854

Branch Offices

1899 Wilbraham Road

6 Somers Road, East Longmeadow

Bernard H. McMahon <i>President</i>	John A. Saunders <i>Treasurer</i>
John A. Saunders	Myer Falk
Alfred C. McCarthy <i>Vice Presidents</i>	Wilfred G. Luthgren
Earl H. Paine <i>Clerk of Corporation</i>	Murray F. Lynch <i>Assistant Treasurers</i>
	Bernard H. McMahon <i>Chairman of Board</i>

Trustees

†N. Brown	A. C. McCarthy
*A. A. Carroll	*B. H. McMahon
H. H. Caswell	E. H. Paine
D. B. Collings	J. A. Saunders
B. Corcoran (Hon.)	J. J. Shea, Jr.
*R. W. Crowell	†E. E. Silver, Jr.
*J. S. Fairchild	R. S. Spooner
G. J. Gallan	R. K. Swett
D. Gilmore	N. Wallace
D. W. Gordon	†F. W. Williams
*A. H. Hovey	

Deposits go on interest fifteenth day of the month if made on or before the twenty-fourth day of the month

Dividends are payable 3rd Monday of January and July

*Member of Board of Investment.

†Member of Auditing Committee.

Springfield Institution for Savings
63 Elm Street

Date of Incorporation, June 16, 1827

Branch Offices

561 Sumner Avenue

844 State Street

1360 Carew Street

9 Springfield Street, Agawam

155 Longmeadow Street, Longmeadow

Richard A. Booth
President

Alfred E. Rowley
Treasurer

Edward H. Thomson

A. Everett Winne

Homer R. Feltham

Vice Treasurer

Vice Presidents

C. Raymond Prothero

John McP. Collins

William A. Blossom

Theodore H. Hanchett

June M. Haskins

William A. James

Philip A. Reed

Asst. Vice Presidents

Robert A. Cross

Louis W. Doherty

Harold A. Smith

Clerk of Corporation

Assistant Treasurers

Trustees

†J. H. Appleton

W. A. Hebert (Hon.)

*R. A. Booth

H. Isenburt

H. L. Carlisle

A. Leeds (Hon.)

A. H. Chapin (Hon.)

S. D. Parker

†W. A. Collins

*C. H. Schaaff

*H. G. Dickey

H. A. Sears

L. W. Doherty

*A. E. Steiger, Jr.

J. F. Egan

*E. H. Thomson

†F. C. Emerson

L. R. Wallace

H. R. Feltham

*C. G. Young

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1 and July 1

STONEHAM

Stoneham Savings Bank

359 Main Street

Date of Incorporation, March 28, 1855

Malcolm E. Barron
President

Wylie Gardt
Treasurer

G. Ernest Bell

William H. Brock

Winston N. Prescott

Assistant Treasurer

Vice Presidents

Philip A. Nelles, Jr.
Clerk of Corporation

Trustees

*M. E. Barron

E. B. Merrithew

*G. E. Bell

P. A. Nelles, Jr.

*F. S. Blanchard

*W. H. Packard

A. G. Fuller

G. C. Patton, Jr.

R. P. Hall

*W. N. Prescott

D. W. Hanson

L. W. Scammon

G. H. Holden

L. A. Wardwell

†E. C. Hunt

A. R. Waterhouse (Hon.)

E. W. Jefferson

†J. T. Whittemore

†F. A. Lawson

R. A. Wills

Deposits go on interest last business day of each month

Dividends are payable last business day of April and October

TAUNTON

Bristol County Savings Bank

35 Broadway

Date of Incorporation, March 2, 1846

Charles W. Davol
President

Carl E. Crawford
Treasurer

Ernest G. Gebelein
Vice President

Joseph W. Kirker
Assistant Treasurer

George H. M. LeRoy
Clerk of Corporation

Charles W. Davol
Chairman of Board

Trustees

*H. Barker

†R. K. Martin

G. Cleathero

*A. B. Nichols, Jr.

C. E. Crawford

*J. H. O'Keefe

*C. W. Davol

†R. H. Park

*E. G. Gebelein

W. R. Reed

H. S. Hastings

J. D. Robertson

†A. L. Jennings

R. C. Witherell

G. H. M. LeRoy

Deposits go on interest first business day of each month

Dividends are payable April 1 and October 1

Taunton Savings Bank

12-14 Court Street

Date of Incorporation, February 9, 1869

Walter H. Barker
President

Grenville F. Clapp
Treasurer

Richard E. Keefe
Vice President

Clayton L. Reynolds
Arthur T. Smerdon
Assistant Treasurers

Arthur J. F. Tutton
Clerk of Corporation

Trustees

*W. H. Barker

†M. D. Lemaire

*F. J. Bassett

J. H. Martin

R. B. Champagne

R. B. Myers

R. E. Deponte

*G. M. Owen

W. P. Dickerman

R. J. Park

*C. A. Eldridge

*S. H. Rhodes

H. C. Gill, Jr.

C. S. Robertson

*W. H. Gorey

G. M. Seemann

A. E. Gutman

S. P. Sowicki

R. L. Hayward

†E. J. Sullivan

*R. E. Keefe

*J. H. Williams

Deposits go on interest first business day of each month

Dividends are payable 2nd Monday of January and July

*Member of Board of Investment.

†Member of Auditing Committee.

UXBRIDGE

Uxbridge Savings Bank
33 North Main Street

Date of Incorporation, June 3, 1870

Depot

Main Street, East Douglas

E. Raymond Newell <i>President</i>	Richard S. Douglas <i>Treasurer</i>
Samuel R. Scott Robert E. Hamilton G. Arthur Small <i>Vice Presidents</i>	Eva G. Johnson Mildred E. Eastman Gordon E. Kollett <i>Assistant Treasurers</i>

Axel H. Johnson
Clerk of Corporation

Trustees

R. H. Aldrich	*R. E. Hamilton
R. H. Alton	*E. R. Newell
†F. Andrews	F. Prestera
*C. C. Ballou	A. A. Sabatinelli
W. G. Brown	*S. R. Scott
H. Buma	G. A. Small
G. P. Carver, Jr.	*L. A. B. Taylor
W. B. Chase	*L. S. Voss
†W. J. Crawley, Jr.	†H. J. Walter
R. S. Douglas	P. S. Wheelock
G. W. Guertin	

Deposits go on interest first business day of each month

Dividends are payable January 1 and July 1

WAKEFIELD

Wakefield Savings Bank
357 Main Street

Date of Incorporation, May 26, 1869

Philip A. Perkins <i>President</i>	A. Maurice Anderson <i>Treasurer</i>
Howard A. Jones James W. Anthony <i>Vice Presidents</i>	Warren E. Taylor Gladys Parker <i>Assistant Treasurers</i>
William J. Lee <i>Clerk of Corporation</i>	Hervey J. Skinner <i>Chairman of Board</i>

Trustees

A. M. Anderson	*W. E. Jones
*J. W. Anthony	W. J. Lee
†M. G. Beebe	†N. C. Loud
G. E. Blair	*A. S. North
E. M. Bridge	*P. A. Perkins
*F. E. Carter	H. J. Skinner
G. J. Evans	W. R. Spaulding
C. F. Gardner	J. F. White
H. N. Goodspeed	A. C. Wiswall
H. H. Hovey	J. B. Wiswall
*H. A. Jones	†K. A. Worthen

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable February 15 and August 15

WALTHAM

Waltham Savings Bank
702 Main Street

Date of Incorporation, March 19, 1853

Branch Offices

432 Boston Post Road, Weston Center
472 Boston Post Road, South Sudbury

Benjamin F. Wood <i>President</i>	George D. DeGrasse <i>Treasurer</i>
George P. Davis W. Hart Nichols <i>Vice Presidents</i>	Clinton W. Jackson Philip A. Lashway <i>Vice Treasurers</i>
Warren E. Glancy <i>Clerk of Corporation</i>	Arthur M. Butler, Jr. Ralph A. Sederquist Frederic A. Lancto <i>Assistant Treasurers</i>

Trustees

B. Bartlett	†C. S. Griggs
*C. G. Brewster	†L. J. Johnson
G. P. Davis	*A. V. Mosher
G. D. DeGrasse	*W. H. Nichols
A. DeVincent	*J. F. Robinson
P. L. Flynn	B. E. Tyler
†W. E. Glancy	*B. F. Wood
†N. B. Goldberg	

Deposits go on interest tenth day of the month if made on or before the nineteenth day of the month

Dividends are payable April 10 and October 10

WARE

Ware Savings Bank
4 Bank Street

Date of Incorporation, March 5, 1850

Branch Office

Main Street, Gilbertville

Leonard B. Campbell <i>President</i>	Charles A. Pearce <i>Treasurer</i>
L. Robert Campbell <i>Exec. Vice President</i>	Harold O. Graves <i>Assistant Treasurer</i>
Francis X. Ryan <i>Clerk of Corporation</i>	

Trustees

*J. H. Bryson	†F. J. Kardas
L. B. Campbell	†J. F. Nields
L. R. Campbell	R. H. Quigley
J. H. Conkey	*M. E. Richardson
C. T. Hinekley	F. Rindge, Jr.
*I. A. Hodgen	†F. X. Ryan
*W. M. Hyde	*J. T. Storrs
L. H. Kaplan	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1, April 1, July 1 and October 1

*Member of Board of Investment.

†Member of Auditing Committee.

WAREHAM**Wareham Savings Bank**
226 Main Street

Date of Incorporation, March 12, 1847

Branch Office
121 Main Street, Falmouth

Edward A. Besse <i>President</i>	Francis P. Reed <i>Treasurer</i>
Arthur E. Griffin Frank L. Nickerson <i>Vice Presidents</i>	Paul E. English Harry B. Metcalfe <i>Assistant Treasurers</i>
Herbert E. Hunziker <i>Clerk of Corporation</i>	Edward A. Besse <i>Chairman of Board</i>

Trustees

*R. A. Anthony	*W. J. Lockhart
J. M. Balano	S. C. Luce, Jr.
T. H. Barth	M. B. Makepeace
*E. A. Besse	R. Makepeace
*L. G. Bryant	F. L. Nickerson
†B. E. Cushing	F. P. Reed
H. L. Gibbs	†B. E. Shaw
W. L. Gray	*G. H. Smith
*A. E. Griffin	H. P. Smith
H. E. Hunziker	†R. D. Stillman
R. D. Kiernan	

Deposits go on interest first business day of each month

Dividends are payable January 10 and July 10

WARREN**Warren Savings Bank**
Main and River Streets

Date of Incorporation, February 24, 1882

Charles E. Shepard <i>President</i>	Alfred T. Purinton <i>Treasurer</i>
Bertram W. Perkins George W. Mitchell <i>Vice Presidents</i>	William N. Wright <i>Clerk of Corporation</i>

Charles E. Shepard
*Chairman of Board**Trustees*

†A. L. Benson	C. F. Pease
P. F. Carroll	*B. W. Perkins
†B. M. Covell	A. T. Purinton
†W. McWhirter	*J. G. Reardon
*G. W. Mitchell	*C. E. Shepard
I. W. Moore (Hon.)	*V. B. Tuttle
J. Orszulak	W. G. Wood
R. R. Paine	W. N. Wright

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 1 and October 1

WATERTOWN**Watertown Savings Bank**
60 Main Street

Date of Incorporation, April 18, 1870

Branch Office
10 Bigelow Avenue

Charles W. Chamberlain <i>President</i>	Russell W. Monto <i>Treasurer</i>
Harry A. Smith W. Stanley Field <i>Vice Presidents</i>	Marguerite M. Hooley <i>Assistant Treasurer</i>

Frederick D. Shaw
*Clerk of Corporation**Trustees*

*C. W. Chamberlain	S. P. Mugar
L. S. Field	T. J. Scott
*W. S. Field	†B. L. Scribner
O. L. Hawes	F. D. Shaw
†J. E. Heffernan	*H. A. Smith
*J. S. Hemphill	A. J. Torrielli
*A. A. Huse	†G. B. Wellman
J. H. Lewis	R. T. Westcott
*W. I. Middleton	

Deposits go on interest tenth business day of the month

Dividends are payable April 10 and October 10

WEBSTER**Webster Five Cents Savings Bank**
290 Main Street

Date of Incorporation, March 16, 1868

Ralph K. Hubbard <i>President</i>	David W. Horsley <i>Treasurer</i>
Alexander Wylie John E. LaBonte Lambert L. Gustafson Joseph M. Morse <i>Vice Presidents</i>	Margaret C. Canavan <i>Assistant Treasurer</i> James L. Dugan <i>Clerk of Corporation</i>

Ralph K. Hubbard
*Chairman of Board**Trustees*

†H. C. Bartlett	D. I. Hey
S. Bartlett	E. L. Hubbard
B. F. Brigandi	*R. K. Hubbard
*W. A. Cash	*J. E. LaBonte
F. E. Cassidy	†E. R. McGuinness
W. H. Cassidy, 2nd	*J. M. Morse
H. W. Crawford	†J. C. Prout
J. L. Dugan	G. F. White
L. L. Gustafson	*A. Wylie

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 15 and July 15

WELLFLEET**Wellfleet Savings Bank**
Main Street

Date of Incorporation, March 3, 1863

Cyril W. Downs <i>President</i>	Everett P. Kelley <i>Treasurer</i>
Cyril W. Downs, Jr.	Gladys R. Cassidy
Charles E. Frazier, Jr.	Paul J. Lussier <i>Assistant Treasurers</i>
*Vice Presidents	
Ernest F. Rose <i>Clerk of Corporation</i>	Cyril W. Downs <i>Chairman of Board</i>

Trustees

†H. W. Carlson	*J. R. Dyer, Jr.
†R. A. Chase	C. E. Frazier, Jr.
*B. C. Collins	E. P. Kelley
*H. A. Curtis	†K. E. Paine
*C. W. Downs	†E. F. Rose
C. W. Downs, Jr.	†N. C. Young

Deposits go on interest twentieth day of the month

Dividends are payable last business day of April and October

*Member of Board of Investment.
†Member of Auditing Committee.

WESTBOROUGH**Westborough Savings Bank**

West Main Street

Date of Incorporation, February 9, 1869

Branch Office

58 West Main Street, Northborough

Ellwood N. Hennessy <i>President</i>	E. Irving Hulbert <i>Treasurer</i>
E. Irving Hulbert <i>Exec. Vice President</i>	Walter A. Kinell, Jr. <i>Assistant Treasurer</i>
J. Baron Mason <i>Vice President</i>	Ellwood N. Hennessy <i>Chairman of Board</i>

Edwin P. Fairbanks
*Clerk of Corporation***Trustees**

*P. D. Blois	*J. B. Mason
†W. C. Blois	*J. G. Nason
G. H. Carlson	†D. Newton
†E. P. Fairbanks	*H. L. Paine
J. M. Foster	*H. K. Tufts
A. E. Gilman	R. S. Tyler
*E. N. Hennessy	W. P. Tyler
R. N. Hennessy	E. L. Uhlman
E. I. Hulbert	A. D. Whelan
A. Kalenian	

Deposits go on interest first business day of each month

Dividends are payable last business day of April and October

WESTFIELD**Westfield Savings Bank**

100 Elm Street

Date of Incorporation, April 16, 1853

Branch Offices206 Park Street, West Springfield
27 Arnold Street

Arthur W. Knapp <i>President</i>	Ralph D. Neth <i>Treasurer</i>
Fred B. Arnold	Harris J. Bond
Wesley L. Mitchell <i>Vice Presidents</i>	William A. Franks, Jr.
Horace N. Fuller <i>Clerk of Corporation</i>	Iris E. Fresco
	L. Melvin Gendreau <i>Assistant Treasurers</i>
	Joseph A. Chadbourne <i>Chairman of Board</i>

Trustees

*F. B. Arnold	†F. H. Gath
*H. F. Burrows	C. A. Godin
J. A. Chadbourne	*A. W. Knapp
G. T. Chapman	C. C. McPherson
†W. C. Chisholm	W. L. Mitchell
N. A. Clarke	R. D. Neth
*D. C. Colton	*E. V. Oehlers
H. L. Drake	J. E. Reed
†A. L. Finlay	A. S. Rzewski
H. N. Fuller	H. K. Wakeman

Deposits go on interest tenth day of each month

Dividends are payable January 10 and July 10

Woronoco Savings Bank

31 Court Street

Date of Incorporation, May 5, 1871

Branch Office

College Highway, Southwick

Laurence W. Shattuck <i>President</i>	Roger L. Wolcott <i>Treasurer</i>
Roger L. Wolcott <i>Exec. Vice President</i>	Robert S. Day Katherine L. Chapman <i>Assistant Treasurers</i>
Ralph S. Conner <i>Vice President</i>	
	Andrew Anderson <i>Clerk of Corporation</i>

Trustees

A. Anderson	H. J. Marcoullier
T. M. Arnold	A. Nesin
†O. C. Baker	F. R. O'Donnell
J. W. Buckley	K. S. Pease
†H. E. Bush	*G. W. Roraback
*R. S. Conner	H. Saffer
*G. B. Cowles	*L. W. Shattuck
†E. L. daSilva	R. M. Wilcox
E. A. Jensen	R. V. Wilcox
G. R. Keegan	

Deposits go on interest tenth day of the month if made on or before the nineteenth day of the month

Dividends are payable April 10 and October 10

WEYMOUTH**East Weymouth Savings Bank**

744 Broad Street (East Weymouth District)

Date of Incorporation, February 14, 1872

Frederick L. Alden <i>President</i>	Joseph J. Holland <i>Treasurer</i>
William A. Hodges Arthur A. Cicchese <i>Vice Presidents</i>	Olive D. Sylvester <i>Assistant Treasurer</i>

Alton L. Fahey
*Clerk of Corporation***Trustees**

*F. L. Alden	A. B. Jones
*J. Alden	A. C. Osborn
†P. B. Brown	†E. A. Perry
E. F. Butler	*G. W. Perry
*A. A. Cicchese	*D. Reidy
†A. L. Fahey	R. Reidy
R. H. Gaughen	A. C. Sheehy
*W. A. Hodges	L. V. Smith
J. J. Holland	

Deposits go on interest tenth day of each month

Dividends are payable April 10 and October 10

*Member of Board of Investment.

†Member of Auditing Committee.

South Weymouth Savings Bank

88 Pleasant Street (South Weymouth District)

Date of Incorporation, March 6, 1868

Clayton W. Nash
*President*F. William Lawton
*Treasurer*Carl A. R. Lewis
Fred T. Barnes
*Vice Presidents*George F. Gardner
Arthur G. Martell
*Assistant Treasurers*William P. Fillebrown
*Clerk of Corporation*Clayton W. Nash
*Chairman of Board**Trustees**F. T. Barnes
B. A. Bennett
A. O. Bicknell
J. H. Clapp
A. V. Coleman
J. M. Coleman
A. C. Fearing
*J. W. Field
H. I. Granger
†O. A. KunzF. W. Lawton
*C. A. R. Lewis
†C. L. McGaw
*E. W. Moxon
*C. W. Nash
*H. B. Nash
F. Ness
*J. W. O'Donnell
†R. G. Parker

Deposits go on interest tenth day of each month

Dividends are payable January 10 and July 10

Weymouth Savings Bank
47 Washington Street

Date of Incorporation, February 16, 1833

Frank M. Bryant
*President*Willard P. Sheppard
*Treasurer*James P. Reilly
Irving E. Johnson
*Vice Presidents*Melvin E. Sherman
Winthrop S. Roberts
Hugh W. Stenfors, Jr.
*Assistant Treasurers*Francis M. Loud
*Clerk of Corporation*Frank M. Bryant
*Chairman of Board**Trustees*†F. Belyea
*F. M. Bryant
L. Clough
E. M. Dwyer
L. Fulton
*H. A. Gordon
*I. E. Johnson
F. P. Lord
F. M. LoudR. L. Morgan
†C. W. Morrison
*J. P. Reilly
†N. J. Reilly
J. C. Settles
W. P. Sheppard
M. E. Sherman
*G. H. Thompson
H. F. Wilson

Deposits go on interest fifteenth day of each month

Dividends are payable 3rd Monday of March, June,
September and December**WHITMAN****Whitman Savings Bank**
584 Washington Street

Date of Incorporation, February 16, 1888

Herbert L. Shepherd
*President*Elwood A. Wyman
*Treasurer*Elwood A. Wyman
*Exec. Vice President*Reginald A. Conrad
Joseph W. Bjork
*Assistant Treasurers*George A. Brouillard
*Clerk of Corporation**Trustees*G. A. Brouillard
*C. P. Burrill
*W. B. Clark
R. A. Conrad
†R. B. Cooke
A. S. Gilman
*E. W. Hunt
†H. S. KeithJ. T. Kirby (Hon.)
D. F. Leach
*R. K. Litchfield
†N. G. MacDonald
*W. F. McCarthy
L. E. Millett
*H. L. Shepherd
E. A. WymanDeposits go on interest fifteenth day of the month if
made on or before the twenty-fourth day of the
month

Dividends are payable April 15 and October 15

WILLIAMSBURG**Haydenville Savings Bank**
Corner of Bridge and Main Streets
(Haydenville District)

Date of Incorporation, March 17, 1869

Homer R. Bisbee
*President*Harry W. Tower
*Treasurer*Roswell S. Jorgensen
*Exec. Vice President*Roslyn B. L'Huillier
*Assistant Treasurer*Frank C. Davis
Franklin King, Jr.
*Vice Presidents*Charles M. Damon, Sr.
*Clerk of Corporation**Trustees*J. J. Batura
*H. R. Bisbee
†L. H. Cranson
C. M. Damon, Sr.
*F. C. Davis
D. P. Healy
R. S. Jorgensen*F. King, Jr.
T. F. Lenihan
†H. F. Loud
L. H. Packard
*M. F. Packard
†W. H. SenecalDeposits go on interest fifteenth business day of
each month

Dividends are payable January 15 and July 15

WILLIAMSTOWN**Williamstown Savings Bank**
171 Main Street

Date of Incorporation, April 6, 1892

Brainerd Mears
*President*Paul B. Jayne
*Treasurer*Thomas M. McMahon
*Vice President*Raymond A. Mason
*Assistant Treasurer*Wade W. Rudman
*Clerk of Corporation**Trustees*†L. S. Blair
J. P. English
*S. E. Gardner
*C. B. Hall
P. S. Hart
*P. B. Jayne
T. M. McMahon, Jr.
B. MearsF. E. Moore (Hon.)
†N. Phelps
†P. G. Robbins
W. W. Rudman
*L. Rudnick
L. S. Towne
*P. P. Welanetz
H. WoosterDeposits go on interest first day of the month if
made on or before the tenth day of the month
Dividends are payable April 1 and October 1

*Member of Board of Investment.

†Member of Auditing Committee.

WINCHENDON

Winchendon Savings Bank
112 Central Street

Date of Incorporation, March 31, 1854

Arnold E. Anderson <i>President</i>	Sidney N. Fletcher, Jr. <i>Treasurer</i>
Leon P. Prance Cranston D. Eldredge Karl M. Parks <i>Vice Presidents</i>	Ruth H. Tappin Robert F. King, Jr. <i>Assistant Treasurers</i> Arnold E. Anderson <i>Chairman of Board</i>

Celian H. Abbott
Clerk of Corporation

Trustees

†C. H. Abbott	J. W. Meyer, Jr.
*A. E. Anderson	*K. M. Parks
†W. D. Brown	*L. P. Prance
*C. D. Eldredge	†M. W. Smith
H. H. Elliott	E. M. Thompson
S. N. Fletcher	K. B. White, Jr.
S. N. Fletcher, Jr.	*J. K. Witt

Deposits go on interest first business day of each month

Dividends are payable May 1 and November 1

WINCHESTER

Winchester Savings Bank
26 Mt. Vernon Street

Date of Incorporation, March 3, 1871

James F. Dwinell, Jr. <i>President</i>	Ralph W. Hatch <i>Treasurer</i>
William J. Speers, Jr. <i>Vice President</i>	Nellie L. Ralph <i>Assistant Treasurer</i>
Austin Broadhurst <i>Clerk of Corporation</i>	James F. Dwinell, Jr. <i>Chairman of Board</i>

Trustees

*P. F. Avery	R. W. Hatch
S. Avery	W. B. Hersey
C. W. Bennett	E. H. Kenerson (Hon.)
J. W. Blackham	†C. T. Main, 2nd
†A. Broadhurst	C. L. Moore
†W. L. Davis	*H. F. Pike
*J. F. Dwinell, Jr.	F. E. Smith (Hon.)
A. O. Eaton	*W. J. Speers, Jr.
C. S. Eaton	*P. P. Wadsworth
M. T. Freeman	J. B. Willing
E. V. French	J. W. Worthen

Deposits go on interest third Wednesday of each month

Dividends are payable day after the 3rd Wednesday of April and October

WINTHROP

Winthrop Savings Bank
15 Bartlett Road

Date of Incorporation, March 16, 1914

Edward R. Thomas <i>President</i>	Miriam L. Flinn <i>Treasurer</i>
Brendan J. Keenan Frank C. Gorman <i>Vice Presidents</i>	Florence R. Cummings <i>Assistant Treasurer</i> Edward R. Thomas <i>Chairman of Board</i>
Ernest E. Hardy <i>Clerk of Corporation</i>	

Trustees

M. L. Flinn	†A. B. Marsh
F. C. Gorman	†G. M. McNeil
E. E. Hardy	*A. J. Soper
*A. W. Hodges	*E. R. Thomas
B. J. Keenan	†C. K. Weiner

Deposits go on interest tenth business day of each month

Dividends are payable Friday following the 3rd Wednesday of April and October

WOBURN

Woburn Five Cents Savings Bank
19 Pleasant Street

Date of Incorporation, April 7, 1854

Perley E. Skinner <i>President</i>	Edwin C. Holland <i>Treasurer</i>
Roland B. Dow Kenneth B. Williams <i>Vice Presidents</i>	Evelyn W. Fowle William E. Harvey <i>Assistant Treasurers</i>

Henry M. Leon
Clerk of Corporation

Trustees

R. B. Dow	†H. E. Marshall
F. W. French, Jr.	J. T. Martin
F. A. Gifford	†R. E. Militzer
*J. C. Hodges	*A. W. Peterson
A. H. Holland	†C. J. Peterson
D. B. Johnson	*P. E. Skinner
H. M. Leon	*K. B. Williams
*C. A. Mahoney	

Deposits go on interest first business day of each month

Dividends are payable January 15 and July 15

*Member of Board of Investment.

†Member of Auditing Committee.

WORCESTER**Bay State Savings Bank**
28-30 Franklin Street

Date of Incorporation, March 9, 1895

Edmund P. Power
*President***Thomas L. Rooney**
*Treasurer***John W. O'Meara**
*Vice President***Robert R. Gallagher**
*Clerk of Corporation**Trustees*

W. M. Conlin	J. J. Marshall
†D. P. Crimmins	J. H. Meagher
E. J. Croce	*J. W. O'Meara
*W. B. Dennen	†C. F. Poor
F. J. Donoghue	*E. P. Power
*E. F. Donohue	H. E. Prunier
R. R. Gallagher	R. C. Reidy
R. W. Heffernan	†T. S. Shea
*K. P. Higgins	F. J. Sullivan
J. J. Ladden	J. A. Toomey

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable March 15 and September 15

People's Savings Bank, in the city of Worcester
450 Main Street

Date of Incorporation, May 13, 1864

Branch Offices**Webster Square Plaza**

344 West Boylston Street, West Boylston

Percy H. G. Harris
*President***John F. Handfield**
*Treasurer***Alexander H. Bullock**
H. Waite Hurlburt
*Vice Presidents***Walter F. Brigham**
Gordon H. Crossley
*Assistant Treasurers***Ralph M. Colburn**
*Clerk of Corporation**Trustees*

E. G. Bagley	J. F. Handfield
P. C. Beals	*P. H. G. Harris
†R. W. Booth	*C. D. Heywood
R. S. Bowditch	F. W. Howe, Jr.
*C. R. Brownell	H. W. Hurlburt
J. Z. Buckley	*P. M. Morgan
*A. H. Bullock	T. R. Mountain
J. R. Carter	P. R. O'Connell
*F. H. Daniels	†A. E. Rankin
J. P. Franklin	G. Sessions
R. T. Gifford	F. W. Seymour
H. Gooch, Jr.	†C. M. Stanley
W. G. Hall	A. T. Wall

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable February 1 and August 1

Worcester County Institution for Savings
365 Main Street

Date of Incorporation, February 8, 1828

Branch Offices500 Pleasant Street
29 West Boylston Street**C. Lane Goss**
*President***Arnold W. Conti**
*Treasurer***Arnold W. Conti**
*Vice President***Leon C. Gould**
Fred Holdsworth, Jr.
*Vice Treasurers***Leon C. Gould**
*Asst. Vice President***John F. Gilbert**
James D. Watt
George L. Emery
Thomas E. Hillsgrave
*Assistant Treasurers***George Avery White, Jr.**
*Clerk of Corporation**Trustees*

F. T. Blake (Hon.)	R. W. Mirick
E. L. Clifford	M. Morgan
A. W. Conti	*A. Palmer
J. A. Crotty	A. W. Rice
*W. G. Davis	C. Riley
L. T. Doherty	†W. H. Sawyer
P. Fletcher	†A. W. Smith
R. S. Frost	†H. I. Spencer
B. B. Gilman	R. W. Stoddard
*C. L. Goss	B. C. Wheeler
D. W. Lincoln	G. A. White, Jr.
J. B. Lowell	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of January, April, July and October

Worcester Five Cents Savings Bank
316 Main Street

Date of Incorporation, April 10, 1854

Branch Offices21 Central Square, Grafton
1099 Main Street, Holden
574 Main Street, Shrewsbury**Richard N. Symonds**
*President***Frank R. Heath, Jr.**
*Treasurer***Ralph W. Hager**
*Vice President***Carl A. G. Anderson**
Donald A. Thomson
Earle S. Vaughan**Walter G. Butler**
*Clerk of Corporation***Philip H. Wing**
*Assistant Treasurers**Trustees*

*H. M. Booth	L. H. Lougee
*C. Bullock	W. L. Macintosh
†W. G. Butler	W. M. Mill
E. B. Coghlin	G. T. Miller
R. W. Hager	R. E. Pfeif
F. L. Harrington	†P. M. Purrington
R. A. Heald	*A. B. Reed
E. M. Hicks	H. G. Stoddard
J. M. Hogg	*R. N. Symonds
S. Ireland	*R. Washburn
W. C. Lane, Jr.	†G. C. Whitney, 2nd

Deposits go on interest first business day of each month if made on or before the tenth of each month

Dividends are payable last business day of April and October

*Member of Board of Investment.

†Member of Auditing Committee.

Worcester Mechanics Savings Bank
315 Main Street

Date of Incorporation, May 15, 1851

Branch Office
Lincoln Plaza Shopping Center

Nathan T. Bascom <i>President</i>	Roderick H. McColl <i>Treasurer</i>
John W. Cogblin <i>Vice President</i>	Paul Alderman Clayton W. Adams Dean E. Storey Reid C. Preston <i>Assistant Treasurers</i>
Philip B. Heywood <i>Clerk of Corporation</i>	

Trustees

C. S. Barton	A. B. Holmstrom
*N. T. Bascom	C. Knight, Jr.
†F. T. Blake, Jr.	E. F. O'Brien
*J. W. Cogblin	H. T. Pierpont
R. U. Cross	*R. J. Rutherford
†G. G. DeMallie	†R. E. Secord
*F. H. Dewey, Jr.	R. M. Spencer
F. H. Dewey, 3rd	R. M. Stobbs
*R. E. Duffy	J. S. Tomajan
H. H. Forbes	M. E. Tuller
L. F. Harris	L. Wald
P. B. Heywood	W. J. Whipple

Deposits go on interest fifteenth day of the month
if made on or before the twenty-fourth day of the
month

Dividends are payable January 15 and July 15

YARMOUTH

Bass River Savings Bank
307 Main Street

(South Yarmouth District)

Date of Incorporation, April 15, 1874

Branch Offices

338 Main Street, Hyannis
Route 28, Bass River

LeRoy W. Long <i>President</i>	Carroll V. Murdock <i>Treasurer</i>
Paul M. Swift Sumner I. Lawrence <i>Vice Presidents</i>	Nathan C. Austin Stafford I. Burrell George F. Barabe <i>Assistant Treasurers</i>

William P. Swift
Clerk of Corporation

Trustees

E. W. Ambrose	*L. W. Long
*F. M. Angus	A. L. Lovequist
L. C. Antonellis	J. M. Newkirk, Jr.
J. E. Bernard, Jr.	W. R. Nickerson
†G. Chapman	*R. H. Nye
T. L. Cottrell	W. J. O'Neil, Jr.
*N. Crowell	J. G. Pettit
P. Davenport	R. F. Raddin
E. R. Eastman	H. L. Small
F. A. Eldredge	J. L. Speirs
†E. R. Greene	*P. M. Swift
H. L. Hayes, Jr.	W. P. Swift
G. B. Kelley	L. Warren
†W. C. Kelley	N. H. Wixon
*S. I. Lawrence	

Deposits go on interest first day of the month if
made on or before the tenth day of the month

Dividends are payable January 5, April 5, July 5
and October 5

BOSTON

Mutual Savings Central Fund, Inc.
82 Devonshire Street

Date of Incorporation, March 2, 1932

A. George Gilman <i>President</i>	Edmund W. Trowbridge <i>Treasurer</i>
William Petersen <i>Exec. Vice President</i>	Archibald Dresser <i>Assistant Treasurer</i>
Norman F. Barrett <i>Vice President</i>	Rutherford E. Smith <i>Clerk of Corporation</i>

Directors

J. H. Arnold	*A. W. Knapp
*N. F. Barrett	L. J. Lamont
*C. J. Bateman, Jr.	J. R. Morss
G. H. Bonsall	C. F. Murray
*T. H. Bott, Jr.	*M. B. Norcross
L. Burchard	S. W. Parsons
W. D. Clark, Jr.	E. P. Power
A. Dresser	*R. N. Symonds
*A. G. Gilman	R. Ward
V. H. Gordon	S. R. Whitbeck

Savings Bank Investment Fund
82 Devonshire Street

Date of Incorporation, August 8, 1945

Maynard L. Harris <i>President</i>	Granville H. Beever <i>Treasurer</i>
G. Churchill Francis <i>Vice President</i>	Edmund W. Trowbridge <i>Clerk of Corporation</i>

Directors

N. F. Barrett	*P. H. G. Harris
G. H. Beever	J. S. Howe
*S. D. Evans	*E. W. Johnson
G. C. Francis	W. Newcomb
*M. L. Harris	*A. W. Soule

**Savings Banks Employees
Retirement Association**
111 Devonshire Street

Organized February 3, 1944

Alfred E. Rowley <i>President</i>	Neil MacInnis <i>Treasurer</i>
Richard N. Symonds <i>Vice President</i>	R. Gordon Archibald <i>Secretary</i>

Trustees

†J. H. Bacheller, Jr.	*H. E. Hollingworth
J. W. Ballou	E. W. Johnson
N. F. Barrett	*N. MacInnis
R. S. Goldthwait	*A. N. Nettleton
*J. R. Goodwin	*A. E. Rowley
R. G. Granger	R. F. Sykes
R. P. Gray	*R. N. Symonds
E. W. Harlow	R. L. Wolcott

*Executive Committee

*Member of Board of Investment.

†Member of Auditing Committee.

ABSTRACTS OF THE ANNUAL REPORTS
OF
SAVINGS BANKS,
INSTITUTIONS FOR SAVINGS,
MUTUAL SAVINGS CENTRAL FUND, INC.,
SAVINGS BANK INVESTMENT FUND
AND
SAVINGS BANKS EMPLOYEES
RETIREMENT ASSOCIATION

For the Fiscal Year Ended

October 31, 1961

		ABINGTON	ADAMS
		ABINGTON SAVINGS BANK	SOUTH ADAMS SAVINGS BANK
Assets			
1	Cash, checks and items	\$36,999 51	\$100,566 98
2	Due from banks	322,708 83	126,641 15
3	U. S. Government obligations, direct and fully guaranteed	4,142,698 88	3,967,901 76
4	State, county and municipal obligations	323,311 41	9,074 40
5	Other bonds, notes and debentures	1,042,724 01	393,915 99
6	Bank and fire insurance company stocks, etc.	729,132 26	454,981 80
7	Real estate loans	8,910,380 65	6,336,479 92
8	Other loans	88,495 82	105,793 70
9	Banking premises	29,986 75	86,045 54
10	Furniture and fixtures	16,607 57	30,294 58
11	Other real estate owned, etc.	47,727 35	—
12	Taxes and insurance paid on mortgaged properties	3,143 86	—
13	Mortgage acquisition costs	47 12	720 00
14	Mutual Savings Central Fund, Inc.	15,745 48	18,557 53
15	Deposit Insurance Fund	1 00	1 00
16	All other assets	3,041 46	3,313 10
17	Total	\$15,712,751 96	\$11,634,287 45
Liabilities			
18	Deposits	\$13,504,546 27	\$10,292,010 84
19	Club deposits	73,867 00	—
20	Borrowed money	—	—
21	Dividends on deposits, declared and unpaid	—	—
22	Unearned discount	26,327 65	36,969 68
23	Due to mortgagors	85,059 36	82,275 52
24	Mortgagors' payments not applied	28,855 84	18,550 07
25	Net interim income	58,663 27	113,064 80
26	All other liabilities	1,600 35	787 31
27	Guaranty Fund	980,104 75	598,872 97
28	Percentage to total deposits	7.22	5.82
29	Other surplus accounts	953,727 47	491,756 26
30	Percentage to total deposits	7.02	4.78
31	Total	\$15,712,751 96	\$11,634,287 45
General Information			
32	Number of deposit accounts October 31, 1960	6,049	9,112
33	Number of deposit accounts opened during period	510	899
34	Number of deposit accounts closed during period	500	2,186
35	Number of accounts October 31, 1961	6,059	7,825
36	Annual rate of ordinary and extra dividends paid during period	3½	3½
37	Amount of dividends paid during period	\$495,161 85	\$346,235 36
38	Number of deposits made during period	9,158	14,569
39	Number of withdrawals made during period	6,995	10,993
40	Amount deposited during period	\$2,322,541 94	\$1,893,883 00
41	Amount withdrawn during period	\$2,253,226 18	\$2,067,694 46
42	Average amount in each account	\$2,229 00	\$1,312 00
43	Number of real estate loans October 31	1,365	1,034
44	Average real estate loan	\$6,528 00	\$6,128 00
45	Number of other loans October 31	43	104
46	Average other loan	\$2,058 00	\$1,017 00
47	Gross income received during period	\$670,721 74	\$474,720 11
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$65,208 14	\$32,788 01
49	Bank building occupancy	10,556 32	12,443 70
50	Advertising	7,101 77	4,761 38
51	Contributions, etc.	1,742 96	1,061 34
52	State tax	—	2,747 67
53	Miscellaneous	27,546 08	21,735 63
54	Total of above costs per \$1,000 of deposits	8 31	7 34

AMESBURY	AMHERST	ANDOVER	ARLINGTON	ATHOL	
PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWNS OF SALISBURY AND AMESBURY	AMHERST SAVINGS BANK	THE ANDOVER SAVINGS BANK	ARLINGTON FIVE CENTS SAVINGS BANK	ATHOL SAVINGS BANK	
\$39,864 35	\$105,613 38	\$296,214 83	\$418,917 64	\$27,386 45	1
202,064 67	799,352 86	320,129 20	458,660 29	221,223 83	2
4,698,066 11	9,624,987 74	5,592,512 73	9,000,592 67	6,428,125 13	3
—	271,266 14	7,893 26	2,375,327 60	—	4
1,721,051 96	4,844,120 85	1,590,511 12	3,205,209 75	758,401 25	5
721,422 15	1,158,438 10	862,989 39	1,535,428 76	624,316 56	6
3,449,764 81	9,976,402 30	21,352,305 09	33,546,804 15	9,348,964 27	7
176,300 29	472,189 94	986,086 82	164,739 39	174,054 63	8
22,165 19	43,775 52	125,611 71	453,651 82	41,680 31	9
12,234 91	10,384 17	73,031 36	123,899 91	7,705 25	10
—	—	—	—	16,746 08	11
58 36	—	—	—	—	12
—	—	—	117,946 95	71,696 91	13
20,638 41	45,141 58	53,980 40	70,464 47	18,606 96	14
1 00	1 00	—	1 00	1 00	15
2,781 78	3,596 87	159,868 97	61,822 90	5,444 62	16
\$11,066,413 99	\$27,355,270 45	\$31,421,134 88	\$51,533,467 30	\$17,744,353 25	17
\$9,671,158 81	\$23,618,530 85	\$28,138,591 58	\$45,886,221 43	\$15,311,808 81	18
12,567 50	104,869 75	35,808 00	426,745 00	—	19
—	—	—	—	—	20
—	73,575 54	48,012 23	3,386 19	5,290 61	21
27,015 17	247,040 33	377,854 85	284,525 00	48,820 11	22
30,503 10	74,321 68	94,573 18	232,197 00	298,418 92	23
8,285 80	313,019 86	47,755 52	148,759 51	—	24
2,540 18	1,010 05	13,834 85	27,692 33	691 05	25
708,155 00	1,663,146 59	1,607,500 00	2,314,946 35	1,084,000 00	26
7.31	7.01	5.71	5.00	7.08	27
606,188 43	1,259,755 80	1,057,204 67	2,208,994 49	995,323 75	28
6.26	5.31	3.75	4.77	6.50	29
\$11,066,413 99	\$27,355,270 45	\$31,421,134 88	\$51,533,467 30	\$17,744,353 25	30
8,717	13,092	16,291	26,153	9,447	32
444	970	1,856	4,262	554	33
591	1,038	1,662	3,461	645	34
8,570	13,024	16,485	36,954	9,356	35
3 3/4	3 3/4	3 3/4	3 3/4	3 3/4	36
\$335,651 42	\$788,546 46	\$994,180 60	\$1,520,444 00	\$560,891 13	37
13,240	22,425	71,987	113,779	17,472	38
8,624	14,172	28,048	68,147	9,442	39
\$1,638,544 84	\$4,425,711 57	\$7,985,790 08	\$17,338,102 43	\$2,569,259 39	40
\$1,843,764 14	\$5,426,285 00	\$7,707,014 25	\$16,927,128 01	\$2,493,612 84	41
\$1,124 00	\$1,813 00	\$1,695 00	\$1,242 00	\$1,637 00	42
671	1,339	2,538	3,907	1,181	43
\$5,141 00	\$7,451 00	\$8,413 00	\$8,586 00	\$7,916 00	44
125	274	847	200	179	45
\$1,410 00	\$1,723 00	\$1,164 00	\$824 00	\$972 00	46
\$431,555 32	\$1,065,886 13	\$1,398,314 70	\$2,145,040 40	\$714,223 50	47
\$36,363 42	\$74,556 96	\$147,317 77	\$267,097 95	\$43,912 05	48
8,339 20	15,396 62	26,479 21	69,448 25	14,191 48	49
1,778 57	3,281 08	12,197 43	21,646 21	3,541 58	50
200 00	175 00	3,846 19	8,194 16	225 00	51
6,576 23	28,570 58	13,119 92	—	—	52
19,478 41	30,900 69	65,667 80	115,563 36	18,729 53	53
7 52	6 47	9 55	10 50	5 26	54

		AYER	BARRE
		NORTH MIDDLESEX SAVINGS BANK	BARRE SAVINGS BANK
Assets			
1	Cash, checks and items	\$31,627 70	\$8,640 71
2	Due from banks	100,162 74	147,620 69
3	U. S. Government obligations, direct and fully guaranteed	2,187,462 44	1,415,766 81
4	State, county and municipal obligations	821,819 27	392,504 46
5	Other bonds, notes and debentures	519,777 41	307,015 20
6	Bank and fire insurance company stocks, etc.	527,709 82	3,481,457 34
7	Real estate loans	8,032,197 98	40,012 00
8	Other loans	655,381 65	41,434 81
9	Banking premises	47,112 37	4,121 99
10	Furniture and fixtures	14,778 19	—
11	Other real estate owned, etc.	—	2,176 43
12	Taxes and insurance paid on mortgaged properties	—	—
13	Mortgage acquisition costs	—	8,852 00
14	Mutual Savings Central Fund, Inc.	16,685 21	1 00
15	Deposit Insurance Fund	1 00	7,168 52
16	All other assets	5,427 31	—
17	Total	\$12,960,173 09	\$5,856,771 96
Liabilities			
18	Deposits	\$11,392,383 35	\$5,149,829 82
19	Club deposits	133,813 75	14,204 50
20	Borrowed money	—	—
21	Dividends on deposits, declared and unpaid	—	—
22	Unearned discount	—	—
23	Due to mortgagors	55,872 95	39,771 71
24	Mortgagors' payments not applied	43,280 63	16,096 47
25	Net interim income	149,961 35	49,241 76
26	All other liabilities	5,811 99	535 89
27	Guaranty Fund	675,000 00	295,259 35
28	Percentage to total deposits	5.86	5.71
29	Other surplus accounts	504,049 07	291,832 46
30	Percentage to total deposits	4.37	5.65
31	Total	\$12,960,173 09	\$5,856,771 96
General Information			
32	Number of deposit accounts October 31, 1960	9,325	3,453
33	Number of deposit accounts opened during period	977	227
34	Number of deposit accounts closed during period	1,201	247
35	Number of accounts October 31, 1961	9,101	3,433
36	Annual rate of ordinary and extra dividends paid during period	3 3/4	3 3/4
37	Amount of dividends paid during period	\$397,992 87	\$182,635 30
38	Number of deposits made during period	19,869	3,478
39	Number of withdrawals made during period	12,009	2,061
40	Amount deposited during period	\$3,782,638 18	\$733,506 48
41	Amount withdrawn during period	\$3,757,274 12	\$689,856 40
42	Average amount in each account	\$1,251 00	\$1,500 00
43	Number of real estate loans October 31	1,343	674
44	Average real estate loan	\$5,980 00	\$5,165 00
45	Number of other loans October 31	251	22
46	Average other loan	\$2,611 00	\$1,819 00
47	Gross income received during period	\$566,603 07	\$238,480 06
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$50,057 27	\$19,162 87
49	Bank building occupancy	5,444 66	7,044 62
50	Advertising	890 33	1,839 38
51	Contributions, etc.	175 00	991 44
52	State tax	339 17	1,119 57
53	Miscellaneous	20,386 56	11,076 33
54	Total of above costs per \$1,000 of deposits	6 79	8 01

BELMONT		BEVERLY		BOSTON	
BELMONT SAVINGS BANK	BEVERLY SAVINGS BANK	THE BOSTON FIVE CENTS SAVINGS BANK	BOSTON PENNY SAVINGS BANK	BRIGHTON FIVE CENTS SAVINGS BANK	
\$192,456 44	\$84,239 73	\$1,068,651 38	\$166,723 53	\$289,346 26	1
255,804 30	1,449,467 54	978,812 33	702,128 60	630,321 05	2
5,107,281 86	8,501,072 86	114,765,642 70	5,602,019 86	14,636,417 05	3
—	797,312 42	1,278,676 80	—	—	4
507,143 97	4,506,993 29	6,651,903 00	341,537 28	2,564,149 87	5
835,549 51	2,501,497 89	4,702,193 68	157,203 35	1,533,443 93	6
11,326,696 00	29,512,216 83	293,584,245 64	19,319,595 77	21,683,189 47	7
238,287 03	563,510 84	3,781,405 15	116,970 68	975,656 75	8
83,387 59	99,928 83	1,148,034 58	289,484 51	88,740 04	9
27,503 80	38,285 96	340,215 48	75,475 69	63,695 92	10
—	42,316 04	486,152 86	2,517 25	347,189 62	11
909 16	43 00	—	—	5,298 24	12
24,974 82	—	586,739 96	47,158 71	50,940 87	13
21,290 07	57,430 82	561,099 82	63,764 98	46,489 59	14
3,500 00	1 00	—	1 00	1 00	15
12,273 61	8,484 79	287,887 81	105,785 78	6,531 63	16
\$18,637,058 16	\$48,162,801 84	\$430,221,661 19	\$26,990,366 99	\$42,921,411 29	17
\$16,738,786 13	\$41,678,712 57	\$383,803,041 05	\$24,862,797 86	\$38,920,224 57	18
251,436 00	167,429 30	737,406 00	99,005 00	342,729 00	19
—	—	—	—	—	20
5,032 59	16,457 04	2,944,110 84	43,962 25	189,591 20	21
56,800 00	261,327 88	6,731,905 00	48,675 00	135,525 00	22
70 00	1,195,919 68	4,333,375 65	73,975 12	33,228 79	23
172,648 79	77,526 49	329,009 18	18,519 91	385,822 93	24
4,036 20	10,608 39	1,476,970 19	51,597 02	24,404 35	25
759,500 00	2,955,000 00	21,181,000 00	1,254,403 00	1,666,400 00	26
4.47	7.06	5.51	5.03	4.24	27
648,748 45	1,799,820 49	12,584,843 28	537,431 83	1,223,485 45	28
3.82	4.30	3.27	2.15	3.12	29
\$18,637,058 16	\$48,162,801 84	\$430,221,661 19	\$26,990,366 99	\$42,921,411 29	30
13,961	24,109	146,217	17,810	23,440	31
1,367	2,057	19,578	2,324	3,760	32
1,286	2,171	15,515	2,617	2,916	33
14,042	23,995	150,280	17,517	24,284	34
3½	3¾	3¾	3¾	3¾	35
\$558,675 77	\$1,528,948 03	\$13,731,282 94	\$875,401 04	\$1,374,057 73	36
42,383	75,800	368,992	45,260	68,087	37
21,986	49,719	217,923	22,381	37,553	38
\$6,200,890 06	\$10,503,471 22	\$99,191,248 81	\$7,089,104 47	\$11,065,062 99	39
\$5,989,044 12	\$10,156,573 30	\$73,910,544 90	\$6,734,382 77	\$11,070,439 79	40
\$1,184 00	\$1,737 00	\$2,354 00	\$1,419 00	\$1,603 00	41
1,095	3,322	27,877	2,039	1,703	42
\$10,344 00	\$8,884 00	\$10,531 00	\$9,475 00	\$12,732 00	43
166	697	1,056	113	423	44
\$1,435 00	\$808 00	\$3,581 00	\$1,035 00	\$2,307 00	45
\$768,480 90	\$2,069,700 64	\$16,893,592 26	\$1,175,860 93	\$1,862,437 42	46
—	—	—	—	—	47
\$73,205 86	\$153,239 91	\$905,846 35	\$137,113 13	\$176,785 31	48
25,887 15	17,271 14	330,895 61	48,354 87	30,090 03	49
5,653 52	10,601 57	172,077 34	9,141 14	21,388 32	50
3,307 81	5,746 90	30,000 00	2,749 22	583 00	51
—	6,364 15	342,505 59	974 22	35,474 62	52
33,289 12	92,777 27	480,942 48	46,720 93	126,783 89	53
8 44	6 86	5 89	9 85	10 04	54

		BOSTON	
		CHARLESTOWN SAVINGS BANK	DORCHESTER SAVINGS BANK
Assets			
1	Cash, checks and items	\$551,670 31	\$381,206 22
2	Due from banks	1,869,938 95	1,445,678 09
3	U. S. Government obligations, direct and fully guaranteed	41,693,113 24	20,445,213 25
4	State, county and municipal obligations		
5	Other bonds, notes and debentures	5,803,287 68	4,994,668 56
6	Bank and fire insurance company stocks, etc.	10,647,023 94	1,931,558 37
7	Real estate loans	118,591,246 73	53,963,457 29
8	Other loans	2,958,971 60	338,962 39
9	Banking premises	1,625,469 66	630,184 55
10	Furniture and fixtures	227,843 92	124,234 26
11	Other real estate owned, etc.	197,822 30	42,560 04
12	Taxes and insurance paid on mortgaged properties	88,950 21	—
13	Mortgage acquisition costs	278,198 00	82,487 04
14	Mutual Savings Central Fund, Inc.	289,345 70	93,989 50
15	Deposit Insurance Fund	1 00	5,000 00
16	All other assets	646,538 16	233,223 58
17	Total	\$185,469,421 40	\$84,712,423 14
Liabilities			
18	Deposits	\$162,444,272 49	\$76,074,385 82
19	Club deposits	387,938 25	1,351,140 00
20	Borrowed money	—	—
21	Dividends on deposits, declared and unpaid	—	—
22	Unearned discount	297,820 80	123,902 57
23	Due to mortgagors	5,196,039 08	262,365 95
24	Mortgagors' payments not applied	608,008 49	743,610 36
25	Net interim income	265,069 86	76,339 56
26	All other liabilities	117,970 32	26,001 68
27	Guaranty Fund	8,337,255 00	3,270,129 45
28	Percentage to total deposits	5.12	4.22
29	Other surplus accounts	7,815,047 11	2,784,547 75
30	Percentage to total deposits	4.80	3.60
31	Total	\$185,469,421 40	\$84,712,423 14
General Information			
32	Number of deposit accounts October 31, 1960	67,555	54,608
33	Number of deposit accounts opened during period	12,699	5,733
34	Number of deposit accounts closed during period	7,498	5,281
35	Number of accounts October 31, 1961	72,756	55,060
36	Annual rate of ordinary and extra dividends paid during period	3%	3%
37	Amount of dividends paid during period	\$5,754,307 04	\$2,690,245 36
38	Number of deposits made during period	267,990	142,152
39	Number of withdrawals made during period	111,017	83,283
40	Amount deposited during period	\$43,821,167 38	\$21,966,077 41
41	Amount withdrawn during period	\$30,374,576 08	\$21,572,986 34
42	Average amount in each account	\$2,233 00	\$1,382 00
43	Number of real estate loans October 31	8,383	6,125
44	Average real estate loan	\$14,146 00	\$8,810 00
45	Number of other loans October 31	1,492	341
46	Average other loan	\$1,983 00	\$994 00
47	Gross income received during period	\$7,631,773 69	\$3,557,289 88
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$679,029 14	\$307,027 07
49	Bank building occupancy	192,748 40	85,555 47
50	Advertising	139,418 35	21,618 24
51	Contributions, etc.	22,048 85	1,000 00
52	State tax	27,361 61	3,982 03
53	Miscellaneous	256,432 70	166,295 00
54	Total of above costs per \$1,000 of deposits	8 11	7 70

BOSTON

EAST BOSTON SAVINGS BANK	ELIOT SAVINGS BANK	GROVE HALL SAVINGS BANK	THE HIBERNIA SAVINGS BANK	HOME SAVINGS BANK	
\$216,389 70	\$67,154 10	\$183,004 68	\$16,826 57	\$267,914 23	1
496,000 00	255,078 24	574,202 34	274,813 12	692,568 93	2
14,821,048 23	11,686,956 18	7,997,198 33	2,018,857 18	36,651,402 52	3
1,858,051 92	987,563 80	—	—	—	4
3,992,073 20	6,416,983 05	778,957 01	337,543 90	2,506,117 96	5
1,230,564 18	2,688,589 99	5,592 98	369,245 82	6,909,997 29	6
30,111,255 10	19,359,439 07	24,898,827 59	5,299,143 59	119,368,751 81	7
513,438 51	502,236 15	1,046,994 49	51,034 62	498,684 34	8
171,814 94	21,077 67	150,421 69	—	—	9
69,903 48	7,664 03	60,297 81	9,575 26	79,206 33	10
75,272 51	—	13,367 57	38,344 62	56,522 85	11
480 00	3,143 58	—	1,214 53	499 77	12
39,601 25	27,308 03	43,126 61	10,914 21	375,278 23	13
53,167 21	47,145 80	44,933 99	11,117 84	244,377 65	14
1 00	1 00	1 00	4,745 77	1 00	15
42,753 59	70,909 73	2,361 04	—	69,875 19	16
\$53,691,814 82	\$42,141,250 42	\$35,799,287 13	\$8,443,377 03	\$167,721,198 10	17
\$48,089,121 29	\$35,969,652 21	\$32,306,700 50	\$7,510,078 00	\$151,264,641 09	18
335,652 50	38,615 00	46,882 00	120,146 00	346,210 50	19
—	—	—	—	—	20
260,599 98	32,328 43	13,526 44	8,318 24	518,671 11	21
269,786 06	739,291 46	218,722 89	—	575,586 01	22
155,112 51	141,207 93	234,000 46	21,839 50	142,734 26	23
46,507 24	63,655 18	22,402 48	75,481 05	310,421 39	24
24,100 64	22,503 71	42,305 55	1,868 52	65,999 81	25
2,650,400 00	2,604,100 00	1,429,050 00	369,580 05	7,838,000 00	26
5.47	7.23	4.42	4.84	5.17	27
1,860,534 60	2,529,896 50	1,485,696 81	336,065 67	6,658,933 93	28
3.84	7.03	4.59	4.40	4.39	29
\$53,691,814 82	\$42,141,250 42	\$35,799,287 13	\$8,443,377 63	\$167,721,198 19	30
25,947	16,965	21,139	3,721	48,017	31
2,735	1,688	2,213	601	9,527	32
2,433	1,919	2,828	556	5,062	33
26,249	16,734	20,524	3,766	52,482	34
374	374	374	374	374	35
\$1,757,718 93	\$1,358,608 63	\$1,133,376 59	\$262,764 16	\$5,263,661 30	36
66,469	26,502	55,404	12,694	136,972	37
34,711	16,460	32,128	5,807	57,913	38
\$10,422,238 97	\$5,748,973 57	\$8,637,448 10	\$2,449,266 01	\$44,058,663 00	39
\$9,590,348 03	\$6,603,801 00	\$9,735,544 04	\$2,030,969 93	\$24,492,339 28	40
\$1,832 00	\$2,150 00	\$1,574 00	\$1,994 00	\$2,882 00	41
4,644	1,434	2,004	473	11,595	42
\$6,483 00	\$13,500 00	\$12,425 00	\$11,203 00	\$10,295 00	43
565	92	196	25	582	44
\$908 00	\$5,459 00	\$5,342 00	\$2,041 00	\$857 00	45
\$2,312,535 63	\$1,742,657 27	\$1,545,478 36	\$367,195 65	\$6,665,423 98	46
\$200,490 54	\$103,005 12	\$151,015 80	\$41,972 14	\$495,998 69	47
45,291 76	19,911 52	29,370 34	5,863 16	71,706 98	48
7,736 98	7,009 85	2,478 81	1,997 51	38,228 68	49
85 00	4,381 84	2,959 61	891 99	16,359 85	50
18,666 17	29,093 18	—	1,157 29	51,900 29	51
93,717 62	45,424 93	54,338 73	15,559 14	203,071 96	52
7 61	5 80	7 43	8 98	5 80	53
					54

		BOSTON	
		THE HYDE PARK SAVINGS BANK	INSTITUTION FOR SAVINGS IN ROXBURY
Assets			
1	Cash, checks and items	\$243,832 96	\$214,205 01
2	Due from banks	695,037 34	485,824 68
3	U. S. Government obligations, direct and fully guaranteed	6,188,584 04	8,577,326 83
4	State, county and municipal obligations	411,793 42	979,261 44
5	Other bonds, notes and debentures	2,130,294 53	16,898 15
6	Bank and fire insurance company stocks, etc.	1,044,848 57	530,899 21
7	Real estate loans	12,833,012 02	27,860,033 52
8	Other loans	101,474 26	135,428 54
9	Banking premises	124,493 01	124,878 29
10	Furniture and fixtures	19,101 06	21,020 19
11	Other real estate owned, etc.	2,369 13	70,003 22
12	Taxes and insurance paid on mortgaged properties	—	—
13	Mortgage acquisition costs	—	85,977 24
14	Mutual Savings Central Fund, Inc.	29,349 52	69,039 90
15	Deposit Insurance Fund	1 00	1 00
16	All other assets	6,622 98	8,327 83
17	Total	\$23,830,813 84	\$39,179,125 05
Liabilities			
18	Deposits	\$20,478,747 71	\$35,305,121 82
19	Club deposits	93,242 00	117,458 00
20	Borrowed money	—	—
21	Dividends on deposits, declared and unpaid	—	—
22	Unearned discount	64,578 69	112,589 93
23	Due to mortgagors	68,273 99	38,790 00
24	Mortgagors' payments not applied	667,084 28	104,354 23
25	Net interim income	71,619 00	47,790 10
26	All other liabilities	4,533 68	48,775 77
27	Guaranty Fund	1,066,000 00	2,243,900 00
28	Percentage to total deposits	5.18	6.33
29	Other surplus accounts	1,316,734 49	1,160,345 20
30	Percentage to total deposits	6.40	3.28
31	Total	\$23,830,813 84	\$39,179,125 05
General Information			
32	Number of deposit accounts October 31, 1960	14,647	21,725
33	Number of deposit accounts opened during period	1,589	2,074
34	Number of deposit accounts closed during period	1,346	2,466
35	Number of accounts October 31, 1961	14,890	21,333
36	Annual rate of ordinary and extra dividends paid during period	3 ¹³ / ₁₆	3 ⁷ / ₈
37	Amount of dividends paid during period	\$734,088 11	\$1,303,967 21
38	Number of deposits made during period	42,354	55,963
39	Number of withdrawals made during period	22,726	32,467
40	Amount deposited during period	\$5,862,608 71	\$7,038,006 25
41	Amount withdrawn during period	\$5,709,235 15	\$6,934,119 01
42	Average amount in each account	\$1,375 00	\$1,655 00
43	Number of real estate loans October 31	1,745	3,264
44	Average real estate loan	\$7,354 00	\$8,535 00
45	Number of other loans October 31	91	117
46	Average other loan	\$1,115 00	\$1,158 00
47	Gross income received during period	\$1,045,186 49	\$1,671,758 72
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$113,159 53	\$169,130 89
49	Bank building occupancy	13,742 05	44,325 73
50	Advertising	3,108 57	4,632 99
51	Contributions, etc.	450 00	4,661 10
52	State tax	7,060 79	4,300 95
53	Miscellaneous	40,147 23	62,391 25
54	Total of above costs per \$1,000 of deposits	8 67	8 20

BOSTON

LINCOLN SAVINGS BANK	MASSACHUSETTS SAVINGS BANK	THE PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWN OF BOSTON	SOUTH BOSTON SAVINGS BANK	SUFFOLK FRANKLIN SAVINGS BANK	
\$30,476 55	\$45,243 26	\$734,186 71	\$322,593 32	\$458,170 41	1
272,617 26	276,535 14	2,047,871 35	670,242 93	1,518,517 09	2
824,280 32	4,111,443 09	122,209,152 15	14,694,699 04	52,124,665 19	3
—	—	—	542,026 58	1,147,650 64	4
138,052 86	346,201 19	5,564,527 09	6,350,188 54	7,284,733 72	5
271,702 64	567,474 47	9,781,635 64	1,827,331 72	10,977,288 15	6
3,341,917 04	5,687,372 35	275,616,716 78	45,040,272 21	173,457,627 60	7
153,277 95	354,688 20	5,051,640 29	645,108 05	3,659,528 25	8
7,083 80	—	1,104,524 51	216,000 00	1,494,244 73	9
10,657 32	1,784 39	844,022 32	31,207 76	334,385 97	10
—	10,235 97	445,686 30	40,003 62	388,160 65	11
2,399 96	—	2,641 39	10,837 32	557 78	12
4,500 10	14,583 90	725,778 04	3,840 75	345,683 10	13
6,141 72	26,724 02	498,542 92	1 00	396,065 25	14
1 00	22,849 18	1 00	1 00	—	15
3,095 58	2,894 69	181,678 29	37,758 91	622,810 07	16
\$5,066,204 10	\$11,468,029 85	\$424,808,604 78	\$70,432,112 75	\$254,210,088 60	17
\$4,276,003 15	\$10,008,856 65	\$364,409,639 62	\$62,805,400 87	\$226,209,255 21	18
14,163 00	109,914 00	205,203 00	—	436,896 00	19
—	—	—	—	—	20
—	401 00	3,465,764 42	232,638 64	701,866 86	21
24,636 99	103,426 99	21,325,080 96	608,589 21	3,910,902 96	22
246,336 26	78,695 00	991,144 58	107,612 66	783,423 11	23
53,954 59	126,895 39	832,000 14	—	547,345 53	24
2,633 10	20,142 20	257,585 82	7,853 55	288,801 60	25
176,750 00	729,500 00	18,908,000 00	4,074,000 00	13,746,000 00	26
4.12	7.21	5.19	6.49	6.06	27
271,727 01	290,198 62	14,414,186 24	2,596,017 82	7,585,597 33	28
6.33	2.87	3.95	4.13	3.35	29
\$5,066,204 10	\$11,468,029 85	\$424,808,604 78	\$70,432,112 75	\$254,210,088 60	30
3,630	6,150	125,151	24,404	100,826	31
461	466	17,216	3,615	15,901	32
476	860	9,993	2,738	11,325	33
3,615	5,756	132,374	25,281	105,402	34
3½	3½	3½	4	3½	35
\$144,629 04	\$348,857 36	\$12,991,296 81	\$2,311,172 30	\$8,227,624 39	36
8,028	16,979	365,202	55,349	332,111	37
4,197	9,431	187,966	33,842	175,596	38
\$995,629 04	\$2,258,406 67	\$91,519,315 04	\$16,801,178 13	\$63,586,411 07	39
\$994,416 59	\$2,962,452 92	\$65,080,378 84	\$11,694,367 96	\$54,058,590 04	40
\$1,183 00	\$1,739 00	\$2,753 00	\$2,484 00	\$2,146 00	41
511	455	17,906	3,090	12,166	42
\$6,540 00	\$12,500 00	\$14,270 00	\$14,576 00	\$14,258 00	43
34	106	832	281	583	44
\$4,508 00	\$3,346 00	\$6,072 00	\$2,296 00	\$6,277 00	45
\$210,733 42	\$478,915 43	\$17,100,418 94	\$3,127,142 06	\$10,656,209 17	46
—	—	—	—	—	47
\$26,644 06	\$48,068 85	\$1,092,972 66	\$150,996 69	\$825,895 70	48
5,473 05	12,762 97	338,341 61	61,074 90	272,005 17	49
760 08	1,639 94	202,858 60	14,162 32	143,842 81	50
330 91	1,557 48	43,462 68	6,907 66	31,963 84	51
285 07	—	312,281 46	29 81	22,652 71	52
13,044 25	23,987 78	516,781 60	103,194 14	389,723 34	53
10 88	8 79	6 88	5 35	7 45	54

		BOSTON	
		UNION SAVINGS BANK OF BOSTON	WARREN INSTITUTION FOR SAVINGS
Assets			
1	Cash, checks and items	\$257,947 17	\$320,729 31
2	Due from banks	1,064,614 39	496,247 24
3	U. S. Government obligations, direct and fully guaranteed	18,281,462 81	18,693,754 84
4	State, county and municipal obligations		—
5	Other bonds, notes and debentures	1,397,683 58	4,610,421 12
6	Bank and fire insurance company stocks, etc.	3,332,455 92	2,067,952 04
7	Real estate loans	48,374,965 50	52,910,170 89
8	Other loans	1,116,401 99	460,945 74
9	Banking premises	269,840 65	315,760 20
10	Furniture and fixtures	60,139 58	74,280 43
11	Other real estate owned, etc.	18,513 78	103,656 56
12	Taxes and insurance paid on mortgaged properties	3,804 64	—
13	Mortgage acquisition costs	72,103 50	86,362 66
14	Mutual Savings Central Fund, Inc.	103,780 73	125,459 23
15	Deposit Insurance Fund	1 00	64,111 57
16	All other assets	8,285 14	51,084 29
17	Total	\$74,362,000 38	\$80,380,936 12
Liabilities			
18	Deposits	\$66,568,575 88	\$70,887,831 09
19	Club deposits	—	444,098 00
20	Borrowed money	—	—
21	Dividends on deposits, declared and unpaid	65,547 84	435,539 00
22	Unearned discount	1,034,789 84	1,611,568 95
23	Due to mortgagors	258,077 29	129,197 54
24	Mortgagors' payments not applied	119,328 82	157,080 57
25	Net interim income	49,590 29	14,917 23
26	All other liabilities	3,165,706 97	4,043,500 00
27	Guaranty Fund	4.75	5.67
28	Percentage to total deposits	3,100,383 45	2,657,203 74
29	Other surplus accounts	4.66	3.73
30	Percentage to total deposits		
31	Total	\$74,362,000 38	\$80,380,936 12
General Information			
32	Number of deposit accounts October 31, 1960	27,691	35,594
33	Number of deposit accounts opened during period	3,265	3,434
34	Number of deposit accounts closed during period	3,020	4,211
35	Number of accounts October 31, 1961	27,936	31,787
36	Annual rate of ordinary and extra dividends paid during period	3%	3%
37	Amount of dividends paid during period	\$2,424,227 30	\$2,592,044 98
38	Number of deposits made during period	89,385	98,157
39	Number of withdrawals made during period	40,238	51,297
40	Amount deposited during period	\$16,291,235 27	\$15,311,494 41
41	Amount withdrawn during period	\$14,698,067 40	\$12,800,740 89
42	Average amount in each account	\$2,383 00	\$2,037 00
43	Number of real estate loans October 31	3,527	3,747
44	Average real estate loan	\$13,716 00	\$14,121 00
45	Number of other loans October 31	619	216
46	Average other loan	\$1,804 00	\$2,134 00
47	Gross income received during period	\$3,129,106 95	\$3,275,363 58
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$253,911 32	\$204,658 62
49	Bank building occupancy	40,919 76	62,293 25
50	Advertising	17,782 61	9,177 78
51	Contributions, etc.	7,389 03	8,785 24
52	State tax	—	66,707 52
53	Miscellaneous	119,464 95	119,511 15
54	Total of above costs per \$1,000 of deposits	6 60	6 64

BOSTON	BRAINTREE	BRIDGEWATER	BROCKTON		
WILDEY SAVINGS BANK	THE BRAINTREE SAVINGS BANK	BRIDGEWATER SAVINGS BANK	BROCKTON SAVINGS BANK	PEOPLE'S SAVINGS BANK OF BROCKTON	
\$130,045 97	\$48,901 49	\$66,432 61	\$401,336 81	\$99,156 61	1
304,026 06	90,929 85	156,951 38	587,293 63	271,655 11	2
12,315,878 75	2,345,275 88	2,280,531 87	8,261,545 54	5,262,074 86	3
—	85,522 90	379,910 67	1,278,121 37	59,442 93	4
166,695 82	244,939 30	482,373 35	1,651,593 56	439,184 50	5
1,674,060 96	331,343 55	388,777 89	2,201,371 75	1,233,616 63	6
26,335,489 21	7,918,278 43	7,934,786 15	25,000,052 85	16,511,004 46	7
274,207 08	248,755 77	260,503 54	799,710 30	279,794 31	8
110,133 07	32,579 58	97,907 19	243,260 59	88,797 08	9
28,691 14	28,381 53	17,108 46	136,920 80	35,194 90	10
21,900 45	—	—	9,252 49	—	11
1,516 63	1,230 26	410 42	1,301 66	18,777 15	12
52,460 24	—	—	44,880 91	48,498 68	13
72,193 27	14,843 09	19,181 37	39,319 10	40,107 94	14
7,230 42	1 00	4,148 92	1 00	1 00	15
17,100 47	3,518 92	48,090 88	8,265 77	22,671 94	16
\$41,511,629 54	\$11,394,501 55	\$12,137,114 70	\$40,664,228 13	\$24,409,978 10	17
\$36,192,188 90	\$10,053,414 59	\$10,605,682 04	\$36,210,152 50	\$21,337,025 90	18
229,010 00	75,090 00	145,827 75	366,682 50	112,094 00	19
—	—	—	—	—	20
149,054 46	5,988 49	18,263 51	20,408 65	19,075 35	21
377,566 90	81,570 71	204,336 34	328,133 10	388,981 74	22
78,574 95	40,236 33	23,285 16	88,590 93	58,354 95	23
653,739 02	45,005 83	—	49,228 73	—	24
10,024 99	16,645 97	4,473 60	32,305 79	12,376 73	25
2,372,750 88	551,000 00	660,400 00	2,100,000 00	1,186,900 00	26
6.51	5.44	6.14	5.74	5.53	27
1,448,719 44	525,549 63	474,846 30	1,468,725 93	1,295,169 43	28
3.97	5.19	4.41	4.02	6.04	29
\$41,511,629 54	\$11,394,501 55	\$12,137,114 70	\$40,664,228 13	\$24,409,978 10	30
19,378	7,690	8,347	21,997	15,722	31
1,260	975	904	3,654	1,359	32
2,288	852	742	2,599	1,706	33
18,350	7,813	8,509	23,052	15,375	34
3 3/4	3 3/4	3 3/4	3 3/4	3 3/4	35
\$1,276,137 14	\$338,653 06	\$357,392 75	\$1,275,220 69	\$755,193 73	36
39,826	22,515	20,170	55,060	28,243	37
17,936	11,662	12,311	31,705	18,849	38
\$6,356,139 69	\$3,627,283 29	\$2,883,727 78	\$9,621,066 58	\$5,251,286 97	39
\$6,141,386 42	\$3,359,944 34	\$2,590,456 57	\$9,073,853 35	\$5,024,966 12	40
\$1,972 00	\$1,287 00	\$1,234 00	\$1,571 00	\$1,388 00	41
2,466	984	1,571	3,005	1,849	42
\$10,679 00	\$8,047 00	\$5,050 00	\$8,319 00	\$8,930 00	43
119	145	420	936	364	44
\$2,304 00	\$1,716 00	\$620 00	\$854 00	\$769 00	45
\$1,621,304 85	\$497,607 02	\$525,336 73	\$1,785,187 78	\$1,064,071 41	46
133,283 45	52,167 20	64,822 08	180,166 79	89,326 58	47
32,892 99	8,027 98	20,635 69	56,683 11	19,940 35	48
21,523 36	4,132 90	7,348 27	25,436 84	5,825 49	49
3,707 53	1,430 46	1,211 37	4,550 70	3,252 15	50
4,113 78	—	—	1,768 72	2,459 64	51
56,940 54	26,949 31	32,019 62	86,912 13	75,385 61	52
6 97	9 22	11 88	9 82	9 42	53
					54

		BROOKLINE	CAMBRIDGE
		BROOKLINE SAVINGS BANK	CAMBRIDGE SAVINGS BANK
Assets			
1	Cash, checks and items	\$214,009 49	\$184,460 41
2	Due from banks	533,456 51	528,564 36
3	U. S. Government obligations, direct and fully guaranteed	11,140,615 55	33,664,840 42
4	State, county and municipal obligations	—	656,616 17
5	Other bonds, notes and debentures	7,925,714 51	1,333,712 86
6	Bank and fire insurance company stocks, etc.	3,315,200 28	3,307,914 27
7	Real estate loans	30,942,130 46	75,861,366 37
8	Other loans	585,302 91	1,001,988 31
9	Banking premises	126,817 04	391,149 78
10	Furniture and fixtures	77,349 92	89,005 38
11	Other real estate owned, etc.	22,236 40	109,092 77
12	Taxes and insurance paid on mortgaged properties	—	—
13	Mortgage acquisition costs	139,384 57	155,950 66
14	Mutual Savings Central Fund, Inc.	79,931 28	181,930 26
15	Deposit Insurance Fund	—	—
16	All other assets	4,154 51	24,275 91
17	Total	\$55,106,303 43	\$117,490,867 93
Liabilities			
18	Deposits	\$48,351,652 69	\$104,509,504 18
19	Club deposits	510,129 50	243,023 00
20	Borrowed money	—	—
21	Dividends on deposits, declared and unpaid	—	—
22	Unearned discount	—	511,564 57
23	Due to mortgagors	583,887 10	121,590 23
24	Mortgagors' payments not applied	185,272 95	75,436 71
25	Net interim income	587,868 81	279,468 88
26	All other liabilities	39,655 02	9,809 49
27	Guaranty Fund	2,814,564 09	6,500,400 00
28	Percentage to total deposits	5.76	6.21
29	Other surplus accounts	2,033,273 27	5,240,070 84
30	Percentage to total deposits	4.16	5.00
31	Total	\$55,106,303 43	\$117,490,867 93
General Information			
32	Number of deposit accounts October 31, 1960	28,458	40,095
33	Number of deposit accounts opened during period	3,105	4,863
34	Number of deposit accounts closed during period	3,787	4,646
35	Number of accounts October 31, 1961	27,776	40,312
36	Annual rate of ordinary and extra dividends paid during period	3 3/4	3 3/4
37	Amount of dividends paid during period	\$1,675,943 81	\$3,880,670 63
38	Number of deposits made during period	85,028	108,862
39	Number of withdrawals made during period	49,503	80,559
40	Amount deposited during period	\$13,515,023 62	\$27,332,155 53
41	Amount withdrawn during period	\$14,240,198 64	\$28,196,669 09
42	Average amount in each account	\$1,720 00	\$2,593 00
43	Number of real estate loans October 31	2,367	7,844
44	Average real estate loan	\$13,072 00	\$9,671 00
45	Number of other loans October 31	214	1,070
46	Average other loan	\$2,735 00	\$936 00
47	Gross income received during period	\$2,405,657 77	\$4,806,983 78
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$281,491 59	\$332,405 64
49	Bank building occupancy	74,399 41	63,917 53
50	Advertising	19,875 56	17,331 78
51	Contributions, etc.	6,679 13	16,932 44
52	State tax	31,968 89	79,644 67
53	Miscellaneous	95,917 94	155,190 42
54	Total of above costs per \$1,000 of deposits	10 55	6 37

CAMBRIDGE			CANTON	CHELSEA	
CAMBRIDGE- PORT SAVINGS BANK	EAST CAMBRIDGE SAVINGS BANK	NORTH AVENUE SAVINGS BANK	THE CANTON INSTITUTION FOR SAVINGS	CHELSEA SAVINGS BANK	
\$287,557 65	\$85,944 11	\$147,156 39	\$42,483 62	\$294,570 26	1
764,258 95	355,884 03	1,447,370 14	108,490 66	588,812 04	2
20,609,884 72	10,687,351 75	9,490,267 42	579,046 88	22,318,253 83	3
679,654 99	9,950 00	409,019 11	103,354 23	330,136 90	4
6,000,807 05	3,708,051 12	346,985 87	892,153 23	3,181,113 50	5
4,023,953 80	1,632,267 07	665,350 97	309,807 85	—	6
50,099,013 30	16,491,821 69	24,461,480 54	3,256,781 54	24,845,033 91	7
168,407 48	175,406 63	147,832 25	7,208 94	288,010 91	8
351,540 04	65,000 00	105,246 88	32,660 36	40,540 36	9
173,733 63	33,812 29	30,212 61	14,289 72	28,931 03	10
52,264 37	51,275 00	89,998 14	9,471 30	1,320 45	11
—	43,990 73	—	—	—	12
141,409 16	37,458 53	—	—	38,560 74	13
84,700 41	67,034 67	58,254 09	10,213 06	87,956 11	14
1 00	1 00	1 00	1 00	1 00	15
24,883 60	38,236 82	13,363 17	23,059 03	72,649 37	16
\$83,462,070 15	\$33,483,485 44	\$37,412,538 58	\$5,389,021 42	\$52,115,890 41	17
\$73,531,534 51	\$29,471,284 71	\$32,482,725 56	\$4,727,152 63	\$45,903,326 14	18
762,606 00	177,341 50	84,637 00	—	367,754 00	19
—	—	—	—	—	20
—	—	—	—	—	21
170,046 87	362 76	28,719 00	—	1,083 73	22
52,180 02	273,451 81	21,729 44	4,173 90	486,222 09	23
258,585 30	60,868 06	705,637 52	12,016 50	102,590 60	24
142,488 86	23,063 71	62,005 81	18,333 96	58,652 52	25
23,707 82	5,664 93	4,457 83	1,303 45	19,494 29	26
4,248,000 00	2,171,705 59	1,913,925 00	335,300 00	3,236,500 00	27
5.72	7.32	5.87	7.09	6.99	28
4,272,920 77	1,299,742 37	2,108,701 42	290,740 98	1,940,267 04	29
5.75	4.38	6.47	6.15	4.19	30
\$83,462,070 15	\$33,483,485 44	\$37,412,538 58	\$5,389,021 42	\$52,115,890 41	31
39,062	14,312	14,161	3,653	27,116	32
3,992	1,320	1,518	358	2,240	33
4,027	1,312	1,384	334	2,846	34
39,027	14,320	14,295	3,677	26,510	35
3 ¹³ / ₁₆	3 ⁷ / ₈	3 ¹³ / ₁₆	3 ³ / ₈	3 ³ / ₈	36
\$2,728,669 08	\$1,083,593 99	\$1,200,163 89	\$165,154 16	\$1,597,077 04	37
114,571	26,617	29,607	6,784	66,011	38
72,396	12,604	18,594	4,465	36,893	39
\$17,616,484 70	\$5,573,436 22	\$7,057,772 38	\$1,003,500 13	\$9,235,668 04	40
\$17,814,405 30	\$5,221,277 16	\$6,798,970 04	\$1,127,540 58	\$10,109,143 96	41
\$1,884 00	\$2,058 00	\$2,272 00	\$1,286 00	\$1,732 00	42
4,663	1,850	2,679	434	3,232	43
\$10,744 00	\$8,914 00	\$9,130 00	\$7,504 00	\$7,687 00	44
158	198	144	7	310	45
\$1,066 00	\$886 00	\$1,026 00	\$1,030 00	\$929 00	46
\$3,556,440 29	\$1,376,680 11	\$1,581,671 82	\$233,328 30	\$2,022,656 39	47
\$236,655 41	\$108,614 67	\$167,469 79	\$34,344 22	\$191,658 80	48
41,301 30	22,513 43	21,597 36	7,177 19	26,092 24	49
11,546 61	12,313 95	11,310 58	2,188 24	3,527 51	50
14,454 70	5,453 65	5,265 32	120 00	4,725 32	51
36,741 67	6,104 99	—	2,648 68	—	52
127,301 43	43,708 17	49,369 08	14,584 01	66,100 76	53
6 36	6 74	7 85	12 92	6 36	54

		CHELSEA	CHICOPEE
		COUNTY SAVINGS BANK	CHICOPEE SAVINGS BANK
	Assets		
1	Cash, checks and items	\$109,753 69	\$36,562 47
2	Due from banks	289,360 80	589,589 50
3	U. S. Government obligations, direct and fully guaranteed	4,928,540 71	5,075,806 42
4	State, county and municipal obligations	—	—
5	Other bonds, notes and debentures	456,524 22	1,491,317 98
6	Bank and fire insurance company stocks, etc.	897,747 95	239,810 51
7	Real estate loans	7,957,492 62	16,189,702 19
8	Other loans	216,018 79	307,028 10
9	Banking premises	144,919 93	136,115 53
10	Furniture and fixtures	35,820 14	38,721 62
11	Other real estate owned, etc.	11,123 98	39,529 27
12	Taxes and insurance paid on mortgaged properties	4,533 56	—
13	Mortgage acquisition costs	—	8,082 73
14	Mutual Savings Central Fund, Inc.	27,061 17	32,207 47
15	Deposit Insurance Fund	1 00	4,235 41
16	All other assets	18,632 13	8,478 73
17	Total	\$15,097,530 69	\$24,197,187 93
	Liabilities		
18	Deposits	\$13,347,119 66	\$21,298,020 68
19	Club deposits	—	131,886 50
20	Borrowed money	—	—
21	Dividends on deposits, declared and unpaid	—	—
22	Unearned discount	5,458 59	143,619 30
23	Due to mortgagors	93,652 73	296,933 88
24	Mortgagors' payments not applied	33,565 80	—
25	Net interim income	1,226 92	286,450 82
26	All other liabilities	4,473 07	197,367 18
27	Guaranty Fund	870,500 00	884,987 16
28	Percentage to total deposits	6.52	4.13
29	Other surplus accounts	741,533 92	957,922 41
30	Percentage to total deposits	5.56	4.47
31	Total	\$15,097,530 69	\$24,197,187 93
	General Information		
32	Number of deposit accounts October 31, 1960	7,787	12,342
33	Number of deposit accounts opened during period	943	1,270
34	Number of deposit accounts closed during period	891	1,051
35	Number of accounts October 31, 1961	7,839	12,561
36	Annual rate of ordinary and extra dividends paid during period	3¾	3¾
37	Amount of dividends paid during period	\$463,745 53	\$755,712 95
38	Number of deposits made during period	24,025	27,084
39	Number of withdrawals made during period	10,818	12,507
40	Amount deposited during period	\$2,971,093 24	\$4,143,213 76
41	Amount withdrawn during period	\$3,045,762 19	\$3,926,075 19
42	Average amount in each account	\$1,703 00	\$1,677 00
43	Number of real estate loans October 31	1,177	2,051
44	Average real estate loan	\$6,761 00	\$7,894 00
45	Number of other loans October 31	92	354
46	Average other loan	\$2,348 00	\$867 00
47	Gross income received during period	\$623,449 16	\$1,048,175 26
	Classification of Expenses, Cost per \$1,000 of Deposits		
48	Salaries, fees, bonuses, etc.	\$58,326 54	\$79,660 84
49	Bank building occupancy	21,837 06	18,134 43
50	Advertising	2,529 93	14,323 00
51	Contributions, etc.	1,378 57	940 00
52	State tax	354 01	11,325 30
53	Miscellaneous	48,156 37	42,133 01
54	Total of above costs per \$1,000 of deposits	9 93	7 82

CHICOPEE	CLINTON	COHASSET	CONCORD	CONWAY	
CHICOPEE FALLS SAVINGS BANK	CLINTON SAVINGS BANK	COHASSET SAVINGS BANK	THE MIDDLESEX INSTITUTION FOR SAVINGS	CONWAY SAVINGS BANK	
\$122,110 38	\$41,389 04	\$19,607 03	\$133,150 64	\$2,458 30	1
291,081 64	161,484 60	163,442 98	184,378 21	111,992 63	2
5,776,743 93	3,363,076 96	1,963,301 98	5,505,965 57	1,071,797 42	3
84,860 38	60,554 23	—	—	—	4
741,257 07	1,938,136 75	481,428 19	607,371 41	293,167 10	5
1,111,661 91	20,800 00	269,229 60	908,607 59	217,864 51	6
12,132,313 63	7,106,139 80	4,220,528 75	13,583,118 14	2,875,115 77	7
291,993 52	361,023 21	147,343 93	420,290 27	189,516 19	8
143,913 05	63,903 51	9,798 77	180,779 22	—	9
29,379 76	13,994 28	10,235 78	42,793 61	2,489 52	10
9,904 11	3,305 00	—	—	14,383 43	11
—	2,270 50	373 15	3,004 16	761 93	12
362 64	—	—	—	—	13
27,949 82	23,929 88	12,370 67	27,493 50	4,783 65	14
7,332 63	2,353 67	1 00	1 00	1 00	15
19,804 55	4,473 74	1,099 72	16,079 99	891 82	16
\$20,790,669 02	\$13,166,835 17	\$7,298,761 55	\$21,613,033 31	\$4,785,223 27	17
\$18,169,138 02	\$11,787,135 24	\$6,462,623 02	\$19,038,127 65	\$4,297,744 80	18
198,933 00	45,450 00	—	102,872 00	—	19
—	—	—	—	—	20
—	—	—	—	71,974 21	21
88,971 74	25,908 07	—	583 67	—	22
87,046 56	81,092 07	49,774 85	378,745 75	16,505 72	23
170,676 20	23,930 98	2,744 27	32,672 74	28,510 68	24
226,690 21	12,229 81	97,078 00	63,768 49	—	25
10,955 98	2,977 74	814 11	19,393 19	281 67	26
1,043,075 00	787,214 80	399,761 20	905,680 56	170,000 00	27
5.68	6.65	6.19	4.73	3.96	28
795,182 31	400,896 46	285,966 10	1,071,189 26	200,206 19	29
4.33	3.38	4.42	5.60	4.66	30
\$20,790,669 02	\$13,166,835 17	\$7,298,761 55	\$21,613,033 31	\$4,785,223 27	31
10,162	8,454	4,550	12,238	2,116	32
1,157	762	375	1,793	205	33
1,125	631	310	1,074	130	34
10,194	8,585	4,615	12,957	2,191	35
334	322	334	334	312	36
\$651,410 03	\$387,199 73	\$226,069 87	\$666,718 03	\$141,167 48	37
20,733	19,251	7,629	21,194	2,657	38
11,080	10,408	5,009	15,624	1,181	39
\$3,495,550 14	\$2,794,636 11	\$1,692,648 99	\$6,673,810 40	\$811,765 56	40
\$3,573,740 37	\$2,687,526 80	\$1,655,093 76	\$5,856,446 81	\$581,447 04	41
\$1,765 00	\$1,372 00	\$1,401 00	\$1,466 00	\$1,962 00	42
1,616	1,079	538	1,362	578	43
\$7,508 00	\$6,585 00	\$7,845 00	\$9,973 00	\$4,974 00	44
295	360	59	283	188	45
\$990 00	\$1,002 00	\$2,497 00	\$1,485 00	\$1,008 00	46
\$876,107 10	\$527,257 20	\$312,373 32	\$903,381 22	\$202,217 65	47
\$88,640 01	\$43,210 93	\$24,060 27	\$91,623 87	\$17,001 10	48
23,306 77	18,711 96	2,424 78	25,443 67	1,936 64	49
7,120 45	1,588 85	491 80	7,615 79	63 53	50
2,522 86	1,165 36	10 00	2,240 59	180 00	51
11,380 89	7,531 89	440 81	—	1,210 46	52
34,481 25	21,548 69	13,811 59	41,117 95	10,470 46	53
9 22	7 95	6 38	8 83	7 18	54

		DANVERS	DEDHAM
		DANVERS SAVINGS BANK	DEDHAM INSTITUTION FOR SAVINGS
Assets			
1	Cash, checks and items	\$172,105 18	\$292,819 93
2	Due from banks	538,358 30	807,860 19
3	U. S. Government obligations, direct and fully guaranteed	4,667,466 53	15,312,005 12
4	State, county and municipal obligations	674,410 42	24,000 00
5	Other bonds, notes and debentures	2,762,460 38	2,362,352 07
6	Bank and fire insurance company stocks, etc.	599,845 12	999,410 18
7	Real estate loans	18,247,012 02	31,205,498 38
8	Other loans	672,856 39	59,211 30
9	Banking premises	90,412 05	189,018 24
10	Furniture and fixtures	14,144 53	80,634 62
11	Other real estate owned, etc.	20,734 19	38,993 52
12	Taxes and insurance paid on mortgaged properties	553 78	—
13	Mortgage acquisition costs	—	9,999 42
14	Mutual Savings Central Fund, Inc.	38,167 97	67,197 13
15	Deposit Insurance Fund	5,275 06	1 00
16	All other assets	6,710 50	32,484 43
17	Total	\$28,810,512 42	\$51,481,485 53
Liabilities			
18	Deposits	\$25,168,588 24	\$45,925,822 79
19	Club deposits	211,850 47	142,952 50
20	Borrowed money	—	—
21	Dividends on deposits, declared and unpaid	—	—
22	Unearned discount	37,107 80	34,985 18
23	Due to mortgagors	361,793 28	361,341 00
24	Mortgagors' payments not applied	138,541 30	185,325 45
25	Net interim income	89,861 69	—
26	All other liabilities	6,424 55	17,081 88
27	Guaranty Fund	1,540,500 00	2,180,100 00
28	Percentage to total deposits	6.06	4.73
29	Other surplus accounts	1,255,845 09	2,633,876 73
30	Percentage to total deposits	4.94	5.72
31	Total	\$28,810,512 42	\$51,481,485 53
General Information			
32	Number of deposit accounts October 31, 1960	15,709	24,447
33	Number of deposit accounts opened during period	1,443	2,418
34	Number of deposit accounts closed during period	1,402	2,936
35	Number of accounts October 31, 1961	15,750	23,929
36	Annual rate of ordinary and extra dividends paid during period	3%	3%
37	Amount of dividends paid during period	\$907,704 81	\$1,673,418 54
38	Number of deposits made during period	40,228	61,139
39	Number of withdrawals made during period	23,276	31,830
40	Amount deposited during period	\$6,746,785 07	\$11,859,140 52
41	Amount withdrawn during period	\$5,943,647 91	\$11,301,038 01
42	Average amount in each account	\$1,589 00	\$1,919 00
43	Number of real estate loans October 31	2,155	3,708
44	Average real estate loan	\$8,467 00	\$8,416 00
45	Number of other loans October 31	790	93
46	Average other loan	\$851 00	\$637 00
47	Gross income received during period	\$1,252,343 53	\$2,168,491 82
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$119,735 92	\$191,249 73
49	Bank building occupancy	30,414 59	38,099 87
50	Advertising	18,202 37	13,305 23
51	Contributions, etc.	2,610 00	2,050 00
52	State tax	—	—
53	Miscellaneous	52,498 86	88,556 19
54	Total of above costs per \$1,000 of deposits	8 87	7 25

EAST BRIDGE- WATER	EAST- HAMPTON	EASTON	EDGARTOWN	EVERETT	
EAST BRIDGEWATER SAVINGS BANK	EASTHAMPTON SAVINGS BANK	NORTH EASTON SAVINGS BANK	DUKES COUNTY SAVINGS BANK	EVERETT SAVINGS BANK	
\$47,784 28	\$37,436 96	\$26,533 50	\$5,580 58	\$148,693 32	1
242,560 78	280,031 26	50,699 30	102,363 35	668,344 92	2
2,050,439 55	5,824,632 97	1,755,534 45	351,370 03	8,228,299 03	3
240,905 08	20,491 46	75,594 50	—	25,394 77	4
576,981 05	437,995 63	1,073,318 32	—	2,786,525 16	5
184,325 17	1,202,088 73	499,467 08	—	911,486 78	6
6,706,433 88	16,200,602 26	4,943,727 85	1,344,780 78	8,151,408 09	7
140,944 50	319,945 37	44,094 47	205,985 81	70,167 00	8
126,339 54	148,202 38	22,331 66	16,700 59	98,800 00	9
22,083 11	60,492 66	6,964 16	2,542 93	31,021 27	10
—	37,819 69	—	—	—	11
—	—	—	—	3,018 86	12
—	34,775 82	—	—	10,768 96	13
21,044 89	31,843 05	14,066 47	778 03	31,051 15	14
1 00	8,283 52	1 00	1 00	1 00	15
5,617 03	8,183 17	2,369 13	—	6,871 25	16
\$10,365,459 86	\$24,652,824 93	\$8,514,701 89	\$2,030,103 10	\$21,171,851 56	17
\$8,991,383 20	\$21,619,710 51	\$7,385,824 45	\$1,947,793 79	\$18,925,156 96	18
63,648 50	72,547 25	21,616 00	3,755 50	242,003 50	19
—	—	—	—	—	20
—	—	—	—	—	21
7,331 41	34,563 13	—	3,279 48	40,717 57	22
204,985 82	133,896 62	53,493 20	14,371 83	1,000 00	23
22,737 69	315,917 14	39,927 00	3,955 97	56,176 90	24
21,629 40	221,998 70	15,128 72	3,567 01	14,735 90	25
2,395 75	8,976 16	1,542 17	1,307 15	9,900 36	26
581,200 00	883,400 00	551,100 00	41,146 38	960,900 00	27
6.41	4.07	7.44	2.11	5.01	28
470,148 09	1,361,905 42	446,070 35	10,925 99	921,260 37	29
5.19	6.28	6.02	.56	4.81	30
\$10,365,459 86	\$24,652,824 93	\$8,514,701 89	\$2,030,103 10	\$21,171,851 56	31
5,763	11,129	4,224	1,492	14,071	32
824	1,330	386	284	3,377	33
556	1,283	324	132	1,590	34
6,031	11,176	4,286	1,644	15,858	35
3 3/4	3 3/4	3 3/4	3 3/4	3 3/4	36
\$307,203 05	\$770,487 10	\$264,287 64	\$56,439 61	\$583,382 04	37
13,072	35,536	8,660	3,891	31,557	38
8,271	15,066	5,141	1,723	15,306	39
\$2,326,191 07	\$5,403,101 46	\$1,603,067 79	\$855,719 41	\$4,449,995 89	40
\$2,263,041 05	\$4,431,927 79	\$1,535,388 28	\$703,124 84	\$4,660,126 08	41
\$1,483 00	\$1,934 00	\$1,716 00	\$1,163 00	\$1,193 00	42
1,123	2,545	743	210	1,226	43
\$5,972 00	\$6,365 00	\$6,654 00	\$6,404 00	\$6,649 00	44
204	336	46	115	60	45
\$691 00	\$952 00	\$959 00	\$1,791 00	\$1,169 00	46
\$452,928 93	\$1,048,361 86	\$369,256 82	\$94,604 67	\$777,793 24	47
\$57,273 92	\$106,845 45	\$36,867 04	\$12,127 25	\$68,587 97	48
17,520 32	21,896 62	4,931 18	2,848 69	22,497 37	49
4,189 08	4,041 59	2,198 30	750 23	4,192 28	50
1,292 13	2,705 85	110 00	184 13	—	51
—	—	1,416 04	1,065 92	14,053 43	52
27,477 76	42,332 51	14,725 91	6,291 55	31,135 99	53
11 98	8 22	8 16	11 95	7 42	54

		FAIRHAVEN	FALL RIVER
		FAIRHAVEN INSTITUTION FOR SAVINGS	THE CITIZENS' SAVINGS BANK
Assets			
1	Cash, checks and items	\$109,266 01	\$154,438 82
2	Due from banks	258,909 60	623,967 97
3	U. S. Government obligations, direct and fully guaranteed	11,298,762 14	18,354,854 47
4	State, county and municipal obligations	351,571 73	25,000 00
5	Other bonds, notes and debentures	2,233,933 00	3,321,884 67
6	Bank and fire insurance company stocks, etc.	2,144,087 80	3,307,666 62
7	Real estate loans	22,582,414 62	21,153,670 10
8	Other loans	32,035 42	717,600 65
9	Banking premises	53,868 61	286,691 94
10	Furniture and fixtures	48,691 24	13,701 30
11	Other real estate owned, etc.	27,491 09	29,095 56
12	Taxes and insurance paid on mortgaged properties	22 43	—
13	Mortgage acquisition costs	—	—
14	Mutual Savings Central Fund, Inc.	31,927 49	78,468 16
15	Deposit Insurance Fund	1 00	8,585 48
16	All other assets	32,484 89	7,813 68
17	Total	\$39,205,467 07	\$48,086,439 42
Liabilities			
18	Deposits	\$34,975,016 40	\$41,478,195 39
19	Club deposits	6,342 00	57,608 50
20	Borrowed money	—	—
21	Dividends on deposits, declared and unpaid	—	—
22	Unearned discount	—	148,763 52
23	Due to mortgagors	502,746 99	158,386 52
24	Mortgagors' payments not applied	133,637 78	75,286 61
25	Net interim income	81,227 13	680,911 79
26	All other liabilities	119 28	2,303 97
27	Guaranty Fund	1,205,000 00	3,007,725 80
28	Percentage to total deposits	3.44	7.24
29	Other surplus accounts	2,301,377 49	2,477,257 32
30	Percentage to total deposits	6.58	5.96
31	Total	\$39,205,467 07	\$48,086,439 42
General Information			
32	Number of deposit accounts October 31, 1960	13,885	20,176
33	Number of deposit accounts opened during period	1,760	1,218
34	Number of deposit accounts closed during period	959	1,585
35	Number of accounts October 31, 1961	14,686	19,809
36	Annual rate of ordinary and extra dividends paid during period	3 3/4	3 3/4
37	Amount of dividends paid during period	\$1,212,807 13	\$1,453,017 22
38	Number of deposits made during period	30,858	32,408
39	Number of withdrawals made during period	20,450	20,530
40	Amount deposited during period	\$9,288,626 51	\$7,318,451 44
41	Amount withdrawn during period	\$7,284,467 25	\$8,498,786 80
42	Average amount in each account	\$2,382 00	\$2,093 00
43	Number of real estate loans October 31	3,817	2,980
44	Average real estate loan	\$5,916 00	\$7,098 00
45	Number of other loans October 31	32	370
46	Average other loan	\$1,001 00	\$1,939 00
47	Gross income received during period	\$1,661,465 95	\$1,898,067 73
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$111,446 00	\$134,916 95
49	Bank building occupancy	9,671 04	39,926 56
50	Advertising	4,861 40	8,530 01
51	Contributions, etc.	1,575 00	3,500 00
52	State tax	1,307 54	45,725 50
53	Miscellaneous	45,603 88	59,370 75
54	Total of above costs per \$1,000 of deposits	4 99	7 03

FALL RIVER			FITCHBURG		
FALL RIVER SAVINGS BANK	FALL RIVER FIVE CENTS SAVINGS BANK	UNION SAVINGS BANK	FITCHBURG SAVINGS BANK	THE WORCESTER NORTH SAVINGS INSTITUTION	
\$119,194 36	\$106,231 29	\$414,308 05	\$156,551 08	\$294,773 08	1
382,861 40	227,931 50	301,510 73	226,622 73	614,671 71	2
12,710,784 13	10,797,084 26	8,236,833 51	8,577,648 49	7,229,830 84	3
81,212 14	—	—	—	820,453 29	4
4,847,055 57	683,403 09	1,144,231 75	—	1,673,510 34	5
845,964 37	1,330,903 41	785,466 11	1,523,659 95	2,403,920 53	6
17,026,818 94	12,851,071 94	11,021,730 20	22,950,945 84	24,772,780 92	7
474,723 02	619,298 92	532,861 58	162,716 35	350,902 48	8
127,811 85	110,381 51	100,000 00	242,361 85	127,050 00	9
17,259 63	27,585 97	5,328 00	29,378 02	26,968 09	10
—	11,657 94	—	29,801 38	4,291 25	11
2,300 64	81 06	5,046 57	—	—	12
—	637 87	—	—	—	13
66,382 94	28,523 16	42,106 13	53,597 22	79,227 99	14
1 00	1 00	1 00	—	1 00	15
3,020 31	9,927 05	16,025 30	25,497 39	15,781 87	16
\$36,705,390 30	\$26,804,719 97	\$22,605,448 93	\$33,978,780 30	\$38,414,163 39	17
\$31,731,776 92	\$23,049,788 96	\$19,630,277 07	\$29,986,032 49	\$33,155,319 12	18
73,721 00	135,345 50	352,597 00	73,094 50	195,700 00	19
—	—	—	—	—	20
—	—	—	—	—	21
225,252 52	71,789 61	11,507 54	134,782 25	5,213 15	22
572,021 76	197,399 63	270,211 07	193,569 60	145,572 36	23
72,996 12	45,957 57	57,194 30	252,094 00	233,216 00	24
56,446 02	363,127 66	391,483 19	109,640 64	140,587 31	25
13,807 59	415 55	16,509 00	14,083 51	6,029 15	26
2,381,204 41	1,630,297 37	1,345,500 00	1,907,063 00	2,484,631 76	27
7.49	7.03	6.73	6.34	7.45	28
1,578,163 96	1,310,597 92	530,169 76	1,308,420 31	2,047,894 54	29
4.96	5.65	2.65	4.35	6.14	30
\$36,705,390 30	\$26,804,719 97	\$22,605,448 93	\$33,978,780 30	\$38,414,163 39	31
18,617	17,796	13,713	20,418	19,733	32
1,456	1,209	757	2,346	1,425	33
1,678	1,753	1,255	2,331	2,134	34
18,395	17,252	13,215	20,433	19,024	35
33 $\frac{1}{2}$	35 $\frac{1}{2}$	31 $\frac{1}{2}$	31 $\frac{1}{2}$	31 $\frac{1}{2}$	36
\$1,137,622 48	\$787,791 24	\$651,233 89	\$1,093,597 75	\$1,512,177 40	37
41,188	29,381	22,156	43,371	40,027	38
15,160	16,044	11,902	26,268	23,312	39
\$6,192,413 65	\$4,925,216 51	\$3,526,149 92	\$7,269,167 77	\$6,448,006 92	40
\$6,314,943 00	\$1,825,458 13	\$3,626,396 86	\$6,973,685 79	\$6,538,011 41	41
\$1,725 00	\$1,336 00	\$1,485 00	\$1,455 00	\$1,743 00	42
2,225	1,740	1,494	2,908	2,524	43
\$7,653 00	\$7,385 00	\$7,377 00	\$7,892 00	\$9,815 00	44
239	344	455	245	498	45
\$1,986 00	\$1,800 00	\$1,171 00	\$664 00	\$705 00	46
\$1,490,958 46	\$1,107,290 61	\$926,970 55	\$1,487,055 80	\$1,776,117 45	47
\$96,484 39	\$114,103 15	\$103,775 38	\$121,422 84	\$130,559 30	48
27,331 05	33,088 14	19,045 43	30,752 80	17,650 94	49
7,100 71	10,822 35	5,788 24	12,948 85	26,499 94	50
6,263 78	3,689 71	3,491 29	4,854 60	4,939 32	51
38,963 97	20,908 36	14,208 93	16,563 03	—	52
47,751 09	49,930 72	37,794 37	57,599 47	82,638 38	53
7 05	10 08	9 38	8 14	7 91	54

		FOXBOROUGH	FRAMINGHAM
		FOXBOROUGH SAVINGS BANK	FRAMINGHAM SAVINGS BANK
Assets			
1	Cash, checks and items	\$15,479 24	\$175,551 53
2	Due from banks	198,751 68	349,645 23
3	U. S. Government obligations, direct and fully guaranteed	793,739 72	7,668,502 20
4	State, county and municipal obligations	35,178 70	—
5	Other bonds, notes and debentures	1,594,352 22	1,736,316 60
6	Bank and fire insurance company stocks, etc.	207,631 77	1,438,207 20
7	Real estate loans	3,720,075 20	17,566,485 57
8	Other loans	29,175 16	799,466 49
9	Banking premises	72,176 67	68,300 63
10	Furniture and fixtures	3,723 96	35,579 98
11	Other real estate owned, etc.	—	—
12	Taxes and insurance paid on mortgaged properties	165 36	2,025 34
13	Mortgage acquisition costs	—	—
14	Mutual Savings Central Fund, Inc.	6,537 82	27,532 48
15	Deposit Insurance Fund	1 00	1 00
16	All other assets	7,996 72	9,280 73
17	Total	\$6,684,985 22	\$29,876,894 98
Liabilities			
18	Deposits	\$5,995,573 50	\$26,905,392 11
19	Club deposits	4,969 00	69,151 00
20	Borrowed money	—	—
21	Dividends on deposits, declared and unpaid	—	—
22	Unearned discount	—	140,140 53
23	Due to mortgagors	29,157 57	242,674 36
24	Mortgagors' payments not applied	14,876 91	86,030 60
25	Net interim income	19,121 19	87,044 21
26	All other liabilities	4,725 42	9,371 38
27	Guaranty Fund	306,961 49	1,234,700 00
28	Percentage to total deposits	5.12	4.58
29	Other surplus accounts	309,600 14	1,102,390 79
30	Percentage to total deposits	5.16	4.09
31	Total	\$6,684,985 22	\$29,876,894 98
General Information			
32	Number of deposit accounts October 31, 1960	4,893	21,854
33	Number of deposit accounts opened during period	405	2,759
34	Number of deposit accounts closed during period	513	1,764
35	Number of accounts October 31, 1961	4,785	22,849
36	Annual rate of ordinary and extra dividends paid during period	3½	3¼
37	Amount of dividends paid during period	\$197,135 54	\$943,106 23
38	Number of deposits made during period	11,357	52,733
39	Number of withdrawals made during period	5,555	23,956
40	Amount deposited during period	\$1,401,676 41	\$7,770,643 50
41	Amount withdrawn during period	\$1,423,718 18	\$5,819,755 37
42	Average amount in each account	\$1,253 00	\$1,177 00
43	Number of real estate loans October 31	700	1,819
44	Average real estate loan	\$5,314 00	\$9,657 00
45	Number of other loans October 31	61	610
46	Average other loan	\$478 00	\$1,310 00
47	Gross income received during period	\$304,630 65	\$1,272,428 59
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$39,083 52	\$99,525 38
49	Bank building occupancy	10,681 29	25,656 52
50	Advertising	2,152 97	30,741 68
51	Contributions, etc.	987 31	4,170 15
52	State tax	7,669 89	5,837 48
53	Miscellaneous	16,994 51	73,642 90
54	Total of above costs per \$1,000 of deposits	12 93	8 90

FRANKLIN	GARDNER	GEORGE-TOWN	GLOUCESTER	GREAT BARRINGTON	
BENJAMIN FRANKLIN SAVINGS BANK	THE GARDNER SAVINGS BANK	GEORGETOWN SAVINGS BANK	CAPE ANN SAVINGS BANK	GREAT BARRINGTON SAVINGS BANK	
\$62,080 65	\$59,644 33	\$41,438 35	\$247,538 41	\$74,089 34	1
258,346 36	364,478 29	191,406 29	220,112 43	285,026 98	2
1,526,487 51	9,395,979 16	899,010 91	4,827,746 38	3,861,611 82	3
—	—	65,253 80	—	1,516,507 71	4
394,545 00	—	244,812 99	1,097,964 48	137,653 77	5
448,350 22	1,887,227 51	245,400 54	1,306,307 00	1,324,661 46	6
7,120,407 48	17,942,642 31	2,692,129 86	11,193,515 31	12,491,203 02	7
237,997 36	84,834 99	71,586 90	661,733 75	642,513 20	8
75,951 97	76,852 30	78,640 23	181,412 38	152,420 97	9
41,383 59	34,852 54	7,231 02	45,425 64	48,782 59	10
—	—	—	6,344 66	16,468 29	11
299 75	—	—	1,731 51	1,661 20	12
7,151 65	93,633 34	—	—	—	13
12,677 79	31,536 63	5,224 19	24,086 90	20,605 64	14
1 00	1 00	1,964 26	1 00	1 00	15
3,358 83	3,270 04	2,528 30	7,269 50	2,063 44	16
\$10,189,039 16	\$29,974,952 44	\$4,546,627 64	\$19,821,189 35	\$20,575,270 43	17
\$9,127,373 68	\$25,951,319 65	\$3,890,010 56	\$17,577,070 64	\$17,972,285 64	18
33,852 00	171,418 10	25,998 00	189,217 50	63,191 00	19
—	—	—	—	—	20
2,983 58	16 41	3,111 99	6,568 54	3,328 16	21
69,519 71	212,683 95	37,940 09	88,306 42	227,290 62	22
21,670 06	133,872 78	93,913 07	37,377 15	37,382 25	23
108,223 03	99,401 10	3,395 76	61,163 52	—	24
5,778 90	3,235 02	2,014 27	7,008 83	43,626 42	25
477,082 71	1,484,500 00	177,207 41	941,020 93	1,129,000 00	26
5.21	5.68	4.52	5.29	6.26	27
342,555 49	1,918,505 43	313,036 49	913,455 82	1,099,166 34	28
3.74	7.34	7.99	5.14	6.09	29
\$10,189,039 16	\$29,974,952 44	\$4,546,627 64	\$19,821,189 35	\$20,575,270 43	30
6,442	12,853	3,203	13,998	9,728	31
829	796	499	1,314	934	32
620	934	309	1,215	740	33
6,651	12,715	3,393	14,097	9,922	34
3½	4	3¾	3¾	3¾	35
\$286,494 35	\$989,212 85	\$138,318 63	\$588,721 82	\$656,109 22	36
17,839	24,492	9,183	34,797	18,422	37
10,515	15,006	5,922	21,335	10,672	38
\$2,934,617 46	\$4,511,658 17	\$1,239,037 60	\$5,170,261 09	\$4,287,006 66	39
\$2,524,270 96	\$4,430,408 65	\$1,117,333 02	\$4,818,512 90	\$4,051,348 93	40
\$1,372 00	\$2,041 00	\$1,146 00	\$1,246 00	\$1,797 00	41
1,014	1,420	579	1,889	2,106	42
\$7,022 00	\$12,636 00	\$4,649 00	\$5,926 00	\$5,931 00	43
171	80	178	957	363	44
\$1,391 00	\$1,060 00	\$402 00	\$691 00	\$1,770 00	45
\$439,379 07	\$1,276,503 38	\$202,618 00	\$852,198 48	\$903,862 83	46
—	—	—	—	—	47
\$49,682 28	\$95,249 43	\$22,391 44	\$105,736 23	\$81,755 35	48
12,869 28	16,619 10	8,322 62	24,951 73	18,194 42	49
3,974 16	5,513 55	1,064 08	11,606 69	8,143 13	50
495 23	4,886 49	67 00	2,808 66	519 83	51
824 72	—	574 09	2,916 27	2,063 08	52
23,966 55	35,266 69	12,610 66	54,786 11	38,047 85	53
10 05	6 07	11 58	11 53	8 28	54

		GREENFIELD	
		THE FRANKLIN SAVINGS INSTITUTION	GREENFIELD SAVINGS BANK
Assets			
1	Cash, checks and items	\$167,222 25	\$50,186 10
2	Due from banks	376,590 26	147,406 53
3	U. S. Government obligations, direct and fully guaranteed	11,508,906 17	2,909,364 78
4	State, county and municipal obligations	193,606 94	—
5	Other bonds, notes and debentures	1,181,325 00	39,550 00
6	Bank and fire insurance company stocks, etc.	918,918 44	470,425 71
7	Real estate loans	16,611,909 87	6,979,924 23
8	Other loans	336,973 94	379,109 07
9	Banking premises	149,684 37	6,044 44
10	Furniture and fixtures	42,356 66	29,742 49
11	Other real estate owned, etc.	96,514 44	—
12	Taxes and insurance paid on mortgaged properties	9,735 26	—
13	Mortgage acquisition costs	—	—
14	Mutual Savings Central Fund, Inc.	35,106 21	11,499 04
15	Deposit Insurance Fund	1 00	1 00
16	All other assets	8,450 40	3,028 36
17	Total	\$31,637,301 21	\$11,026,281 75
Liabilities			
18	Deposits	\$28,154,696 33	\$9,669,440 67
19	Club deposits	53,918 00	59,414 50
20	Borrowed money	—	—
21	Dividends on deposits, declared and unpaid	—	—
22	Unearned discount	39,950 37	67,900 07
23	Due to mortgagors	142,879 90	53,757 19
24	Mortgagors' payments not applied	62,625 43	40,484 23
25	Net interim income	—	28,898 27
26	All other liabilities	9,235 34	9,516 23
27	Guaranty Fund	1,918,100 00	693,000 00
28	Percentage to total deposits	6.80	7.12
29	Other surplus accounts	1,255,895 84	403,870 59
30	Percentage to total deposits	4.45	4.15
31	Total	\$31,637,301 21	\$11,026,281 75
General Information			
32	Number of deposit accounts October 31, 1960	16,689	6,629
33	Number of deposit accounts opened during period	1,031	580
34	Number of deposit accounts closed during period	1,184	610
35	Number of accounts October 31, 1961	16,536	6,599
36	Annual rate of ordinary and extra dividends paid during period	3½	3½
37	Amount of dividends paid during period	\$946,963 08	\$323,509 45
38	Number of deposits made during period	26,024	30,663
39	Number of withdrawals made during period	22,059	11,548
40	Amount deposited during period	\$5,215,371 02	\$2,277,229 40
41	Amount withdrawn during period	\$5,383,835 43	\$2,400,664 06
42	Average amount in each account	\$1,695 00	\$1,465 00
43	Number of real estate loans October 31	2,252	968
44	Average real estate loan	\$7,377 00	\$7,211 00
45	Number of other loans October 31	380	445
46	Average other loan	\$887 00	\$852 00
47	Gross income received during period	\$1,323,526 84	\$488,324 14
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$141,748 19	\$71,247 14
49	Bank building occupancy	27,064 76	11,765 83
50	Advertising	15,829 24	4,230 80
51	Contributions, etc.	1,260 00	400 00
52	State tax	2,011 04	2,980 39
53	Miscellaneous	49,303 80	31,743 42
54	Total of above costs per \$1,000 of deposits	8 41	12 65

HARWICH	HAVERHILL		HINGHAM	HOLLISTON	
CAPE COD FIVE CENTS SAVINGS BANK	HAVERHILL SAVINGS BANK	PENTUCKET FIVE CENTS SAVINGS BANK	THE HINGHAM INSTITUTION FOR SAVINGS	HOLLISTON SAVINGS BANK	
\$103,515 87	\$362,056 29	\$245,046 57	\$143,735 04	\$13,726 02	1
328,554 90	1,060,633 06	324,155 85	165,828 01	21,616 38	2
3,431,846 98	10,218,624 68	3,606,583 59	3,882,959 37	413,453 13	3
78,388 44	75,736 60	—	—	—	4
1,579,399 69	200,000 00	1,273,868 66	1,012,463 81	156,886 95	5
1,062,357 02	1,977,194 11	821,200 87	345,177 14	94,282 24	6
12,679,166 29	32,557,094 95	17,565,755 32	7,777,066 89	1,401,648 00	7
564,930 76	1,137,450 44	1,141,524 67	289,956 75	29,650 54	8
132,318 27	733,090 36	521,757 01	133,468 00	20,813 60	9
45,747 26	112,481 44	22,200 32	19,772 68	7,696 66	10
—	101,166 38	77,622 19	—	—	11
2,361 56	3,072 98	—	—	—	12
—	—	—	5,292 86	—	13
23,799 76	68,590 20	25,377 54	22,788 01	1,773 04	14
5,032 04	1 00	45,441 51	1 00	1 00	15
7,038 19	22,263 45	5,036 33	13,503 81	1,667 57	16
\$20,044,457 03	\$48,629,455 94	\$25,675,570 43	\$13,812,013 37	\$2,163,215 13	17
\$17,721,475 17	\$42,318,826 94	\$22,526,753 98	\$12,274,911 05	\$1,930,098 65	18
46,829 50	486,185 00	112,534 00	21,668 00	10,822 00	19
—	—	—	—	—	20
18,504 48	86,893 99	205,620 87	—	—	21
277,047 57	726,304 89	201,036 59	6,558 76	1,570 68	22
23,172 29	178,343 42	356,750 73	25,456 89	5,000 00	23
40,124 89	61,582 27	152,936 51	181,262 45	4,880 42	24
11,321 77	28,713 45	—	49,481 93	26,536 27	25
833,386 81	2,207,000 00	48,028 37	7,107 60	290 41	26
4.69	5.16	4.50	810,785 13	98,943 77	27
1,072,594 55	2,535,605 98	1,051,209 38	434,781 56	85,072 93	28
6.04	5.92	4.64	3.54	4.38	29
\$20,044,457 03	\$48,629,455 94	\$25,675,570 43	\$13,812,013 37	\$2,163,215 13	30
10,672	33,371	13,694	9,582	1,761	32
1,274	3,296	2,184	1,074	243	33
1,041	2,647	1,336	994	162	34
10,905	34,020	14,542	9,752	1,842	35
3 3/4	3 3/4	3 11/16	3 3/8	3 1/2	36
\$593,597 79	\$1,501,245 06	\$781,727 74	\$414,090 16	\$60,795 89	37
24,049	98,725	38,722	25,138	4,081	38
15,854	54,602	18,011	15,782	2,121	39
\$6,168,014 66	\$11,438,512 05	\$6,171,810 29	\$4,050,011 43	\$708,561 55	40
\$5,139,453 37	\$10,344,638 23	\$5,042,635 00	\$3,961,517 67	\$510,374 88	41
\$1,620 00	\$1,239 00	\$1,549 00	\$1,259 00	\$1,048 00	42
1,770	3,765	2,435	1,072	208	43
\$7,163 00	\$8,647 00	\$7,214 00	\$7,255 00	\$6,739 00	44
328	1,140	1,977	257	30	45
\$1,722 00	\$998 00	\$577 00	\$1,128 00	\$988 00	46
\$887,995 07	\$2,169,373 66	\$1,152,181 35	\$585,789 97	\$92,078 73	47
\$125,234 14	\$225,616 43	\$150,052 75	\$65,603 93	\$13,356 71	48
24,114 74	78,046 28	35,350 27	20,660 89	3,568 23	49
12,947 70	34,737 37	18,687 91	3,582 63	2,025 66	50
1,359 87	5,663 99	1,976 02	1,491 65	—	51
5,310 47	4,009 08	24,525 47	382 97	794 13	52
63,033 02	133,781 05	76,048 01	34,794 93	8,221 39	53
13 09	11 39	13 61	10 30	14 49	54

		HOLYOKE	
		HOLYOKE SAVINGS BANK	MECHANICS' SAVINGS BANK
Assets			
1	Cash, checks and items	\$308,010 45	\$110,383 60
2	Due from banks	363,534 22	367,055 53
3	U. S. Government obligations, direct and fully guaranteed	17,901,335 28	9,879,394 39
4	State, county and municipal obligations	124,273 12	24,617 28
5	Other bonds, notes and debentures	695,690 09	723,403 38
6	Bank and fire insurance company stocks, etc.	2,508,406 07	1,099,461 60
7	Real estate loans	43,246,708 72	25,337,906 59
8	Other loans	1,586,841 54	725,837 70
9	Banking premises	445,035 56	68,048 52
10	Furniture and fixtures	107,397 60	41,935 66
11	Other real estate owned, etc.	52,990 17	28,647 14
12	Taxes and insurance paid on mortgaged properties	—	1,739 10
13	Mortgage acquisition costs	8,306 45	—
14	Mutual Savings Central Fund, Inc.	85,795 83	50,947 65
15	Deposit Insurance Fund	1 00	1 00
16	All other assets	23,704 18	66,707 27
17	Total	\$67,458,030 28	\$38,526,086 41
Liabilities			
18	Deposits	\$58,182,647 39	\$34,482,669 42
19	Club deposits	221,435 00	201,709 25
20	Borrowed money	—	—
21	Dividends on deposits, declared and unpaid	—	—
22	Unearned discount	742,655 64	122,760 40
23	Due to mortgagors	198,423 47	203,379 64
24	Mortgagors' payments not applied	989,868 05	105,127 40
25	Net interim income	705,394 99	—
26	All other liabilities	20,448 71	19,525 64
27	Guaranty Fund	2,843,652 12	1,804,648 63
28	Percentage to total deposits	4.87	5.20
29	Other surplus accounts	3,553,504 91	1,586,266 03
30	Percentage to total deposits	6.08	4.57
31	Total	\$67,458,030 28	\$38,526,086 41
General Information			
32	Number of deposit accounts October 31, 1960	31,633	15,242
33	Number of deposit accounts opened during period	4,528	2,175
34	Number of deposit accounts closed during period	3,119	1,853
35	Number of accounts October 31, 1961	33,042	15,564
36	Annual rate of ordinary and extra dividends paid during period	4	4
37	Amount of dividends paid during period	\$2,136,552 97	\$1,279,914 08
38	Number of deposits made during period	196,962	39,303
39	Number of withdrawals made during period	62,686	19,891
40	Amount deposited during period	\$14,995,123 64	\$8,469,847 80
41	Amount withdrawn during period	\$12,306,509 10	\$7,338,859 57
42	Average amount in each account	\$1,706 00	\$2,216 00
43	Number of real estate loans October 31	5,100	3,085
44	Average real estate loan	\$8,480 00	\$8,213 00
45	Number of other loans October 31	2,912	558
46	Average other loan	\$545 00	\$1,301 00
47	Gross income received during period	\$2,744,483 80	\$1,643,653 12
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$278,456 87	\$162,461 71
49	Bank building occupancy	63,458 61	27,192 07
50	Advertising	31,693 04	27,843 46
51	Contributions, etc.	7,507 37	1,935 00
52	State tax	58,112 75	663 82
53	Miscellaneous	104,730 58	76,645 89
54	Total of above costs per \$1,000 of deposits	9 35	8 61

HOLYOKE	HOPKINTON	HUDSON	IPSWICH	LAWRENCE	
PEOPLES SAVINGS BANK	HOPKINTON SAVINGS BANK	HUDSON SAVINGS BANK	IPSWICH SAVINGS BANK	BROADWAY SAVINGS BANK	
\$276,916 00	\$30,636 87	\$67,711 51	\$78,787 76	\$107,828 07	1
1,120,329 77	144,228 29	344,360 34	280,454 22	903,455 09	2
10,724,603 23	268,549 29	4,831,442 93	2,246,778 57	5,711,990 11	3
150,566 86	25,000 00	158,876 83	205,844 10	2,002 74	4
596,899 03	104,311 76	730,530 37	908,733 19	93,819 78	5
1,066,574 38	36,173 00	692,787 01	683,402 36	331,114 88	6
29,200,972 07	1,466,847 73	8,413,498 83	8,162,489 95	15,571,024 95	7
1,395,409 04	73,452 43	180,277 11	160,965 00	342,967 78	8
291,851 45	21,050 08	56,272 42	38,281 66	154,916 00	9
44,256 92	6,451 78	17,428 68	26,077 06	20,815 32	10
54,737 26	—	—	—	15,238 00	11
—	—	—	—	—	12
59,087 66	3,137 86	23,816 69	12,881 80	47,299 29	13
7,500 00	1 00	5,428 80	2,324 46	1 00	14
7,755 44	331 04	7,572 11	3,057 80	1,756 37	15
\$44,997,459 11	\$2,180,171 13	\$15,530,003 63	\$12,810,077 93	\$23,304,229 38	16
\$38,737,136 88	\$1,970,767 43	\$13,500,777 50	\$11,373,732 75	\$20,499,450 96	18
243,806 75	21,398 50	120,665 00	216 00	86,977 50	19
—	—	—	—	—	20
742,074 21	—	—	—	—	21
275,770 56	—	15,043 24	6,037 11	—	22
428,007 31	6,741 22	172,953 64	132,140 08	193,297 84	23
735,568 12	12,259 03	54,140 95	111,903 06	123,660 37	24
—	—	171,363 82	—	—	25
17,415 55	1,306 49	5,396 05	2,449 16	2,654 93	26
1,874,000 00	92,912 12	791,000 00	668,700 00	1,212,000 00	27
4.81 1,943,679 73	4.66 74,786 34	5.80 698,663 43	5.88 514,899 77	5.88 1,186,187 78	28
4.99	3.75	5.12	4.53	5.76	29
\$44,997,459 11	\$2,180,171 13	\$15,530,003 63	\$12,810,077 93	\$23,304,229 38	30
17,453	2,190	9,410	7,719	10,661	32
2,242	153	936	647	942	33
2,016	135	945	513	1,145	34
17,679	2,208	9,401	7,853	10,458	35
4	3 $\frac{3}{4}$	3 $\frac{3}{4}$	3 $\frac{3}{4}$	3 $\frac{3}{4}$	36
\$1,452,920 99	\$68,825 10	\$460,796 03	\$413,610 45	\$732,488 31	37
43,975	5,740	18,366	15,961	19,808	38
20,995	2,476	11,312	8,724	9,401	39
\$8,827,835 84	\$560,590 54	\$3,054,255 98	\$2,627,106 74	\$3,681,519 08	40
\$7,581,335 40	\$499,243 95	\$3,041,004 23	\$2,464,202 92	\$3,844,353 43	41
\$2,191 00	\$893 00	\$1,430 00	\$1,448 00	\$1,960 00	42
3,076	243	1,136	1,090	1,985	43
\$9,493 00	\$6,036 00	\$7,406 00	\$7,489 00	\$7,844 00	44
1,983	83	170	204	253	45
\$703 00	\$885 00	\$1,060 00	\$789 00	\$1,356 00	46
\$1,874,611 29	\$96,633 44	\$659,336 17	\$587,808 09	\$1,008,038 87	47
\$132,138 36	\$11,030 52	\$55,796 56	\$46,363 69	\$81,739 01	48
29,196 94	2,955 55	17,256 49	8,249 64	27,222 75	49
22,827 94	254 91	3,500 65	4,632 25	10,242 37	50
2,745 00	62 00	1,098 92	—	3,507 22	51
2,784 85	235 88	1,469 57	2,470 91	—	52
93,759 94	7,250 02	36,786 06	28,988 31	35,674 64	53
7 32	11 06	8 58	7 97	7 72	54

		LAWRENCE	
		COMMUNITY SAVINGS BANK	ESSEX SAVINGS BANK
Assets			
1	Cash, checks and items	\$218,234 23	\$569,091 14
2	Due from banks	356,252 14	398,688 92
3	U. S. Government obligations, direct and fully guaranteed	3,596,713 08	12,545,085 55
4	State, county and municipal obligations	23,238 77	144,999 44
5	Other bonds, notes and debentures	—	3,428,058 41
6	Bank and fire insurance company stocks, etc.	378,975 01	3,038,857 80
7	Real estate loans	10,789,114 72	49,075,823 22
8	Other loans	402,287 85	585,664 22
9	Banking premises	57,372 12	609,589 47
10	Furniture and fixtures	18,032 83	155,796 81
11	Other real estate owned, etc.	3,449 17	74,919 04
12	Taxes and insurance paid on mortgaged properties	—	11 80
13	Mortgage acquisition costs	—	—
14	Mutual Savings Central Fund, Inc.	15,194 10	116,756 17
15	Deposit Insurance Fund	1 00	1 00
16	All other assets	12,393 26	137,228 96
17	Total	\$15,871,258 28	\$70,880,571 95
Liabilities			
18	Deposits	\$13,757,854 26	\$61,918,496 83
19	Club deposits	236,650 25	336,892 00
20	Borrowed money	—	—
21	Dividends on deposits, declared and unpaid	—	—
22	Unearned discount	17,004 16	427,183 50
23	Due to mortgagors	79,891 41	792,704 57
24	Mortgagors' payments not applied	150,445 27	129,905 42
25	Net interim income	—	117,208 37
26	All other liabilities	15,141 53	43,284 64
27	Guaranty Fund	825,000 00	4,093,700 00
28	Percentage to total deposits	5.90	6.58
29	Other surplus accounts	789,271 40	3,021,196 62
30	Percentage to total deposits	5.64	4.85
31	Total	\$15,871,258 28	\$70,880,571 95
General Information			
32	Number of deposit accounts October 31, 1960	11,387	31,275
33	Number of deposit accounts opened during period	1,155	4,163
34	Number of deposit accounts closed during period	1,445	3,886
35	Number of accounts October 31, 1961	11,097	31,552
36	Annual rate of ordinary and extra dividends paid during period	3 3/4	3 3/4
37	Amount of dividends paid during period	\$480,610 77	\$2,210,948 21
38	Number of deposits made during period	26,405	74,018
39	Number of withdrawals made during period	12,101	36,940
40	Amount deposited during period	\$3,512,513 58	\$14,197,470 85
41	Amount withdrawn during period	\$3,476,166 71	\$14,414,056 33
42	Average amount in each account	\$1,240 00	\$1,962 00
43	Number of real estate loans October 31	1,530	5,302
44	Average real estate loan	\$7,051 00	\$9,256 00
45	Number of other loans October 31	362	580
46	Average other loan	\$1,111 00	\$1,010 00
47	Gross income received during period	\$696,194 26	\$3,000,945 88
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$85,755 15	\$243,297 99
49	Bank building occupancy	10,601 77	92,805 42
50	Advertising	12,709 74	45,281 62
51	Contributions, etc.	2,588 19	11,523 74
52	State tax	—	66,501 35
53	Miscellaneous	27,468 30	124,822 50
54	Total of above costs per \$1,000 of deposits	10 11	9 44

LAWRENCE	LEE	LEICESTER	LENOX	LEOMINSTER	
LAWRENCE SAVINGS BANK	LEE SAVINGS BANK	LEICESTER SAVINGS BANK	LENOX SAVINGS BANK	LEOMINSTER SAVINGS BANK	
\$542,547 18	\$101,495 87	\$23,161 80	\$21,208 00	\$118,207 35	1
1,329,497 38	174,529 18	244,304 72	65,370 18	718,655 82	2
9,380,943 66	1,879,051 81	1,199,113 20	1,728,429 03	6,009,586 67	3
577,471 34	—	389,215 98	18,400 46	50,000 00	4
2,610,267 18	2,027,836 88	430,498 78	632,909 47	1,033,085 67	5
2,369,531 19	702,288 26	50,521 58	293,089 25	721,803 73	6
36,871,258 35	12,294,616 01	3,757,025 46	4,678,513 17	14,993,143 67	7
342,280 73	545,590 50	78,311 00	314,848 09	402,202 79	8
308,041 74	184,675 39	7,300 00	110,504 15	377,533 59	9
41,098 80	63,119 21	2,386 10	21,870 98	58,037 89	10
101,826 05	—	7,385 80	4,199 01	—	11
430 35	—	77 96	—	327 77	12
13,619 88	—	—	—	—	13
79,325 23	25,814 31	9,744 02	12,685 90	23,653 64	14
1 00	1 00	1 00	1 00	1 00	15
144,036 01	8,722 25	4,998 19	5,713 33	6,016 32	16
\$54,712,176 07	\$18,007,740 67	\$6,204,645 59	\$7,907,742 02	\$24,512,255 91	17
\$47,096,981 63	\$15,833,355 56	\$5,482,535 44	\$6,943,670 47	\$21,670,947 52	18
463,488 50	1,725 00	136 00	31,849 50	147,619 50	19
—	—	—	—	—	20
394,172 38	—	—	1,033 98	—	21
259,776 82	135,848 82	5,568 75	76,643 95	337,964 46	22
1,175,757 16	51,998 91	42,637 97	14,167 57	38,430 28	23
39,843 59	263,786 46	87,363 45	86,739 12	33,939 66	24
37,390 36	3,389 91	1,691 38	310 54	6,287 18	25
2,105,596 00	783,000 00	317,200 00	377,844 60	1,277,174 23	26
4.43	4.94	5.79	5.42	5.85	27
3,139,169 63	934,636 01	266,912 60	375,482 29	999,893 08	28
6.60	5.90	4.87	5.38	4.58	29
\$54,712,176 07	\$18,007,740 67	\$6,204,645 59	\$7,907,742 02	\$24,512,255 91	30
23,821	8,526	3,415	3,227	17,174	31
3,315	831	279	340	1,805	32
2,497	700	275	333	1,568	33
24,639	8,657	3,419	3,234	17,411	34
374	334	334	334	374	35
\$1,682,028 33	\$549,667 59	\$199,648 28	\$243,310 27	\$777,305 95	36
61,296	15,915	5,464	5,809	51,592	37
23,801	8,976	3,767	2,818	24,916	38
\$11,088,745 56	\$3,775,848 79	\$972,751 47	\$1,428,106 33	\$6,299,911 64	39
\$8,732,402 98	\$3,330,320 42	\$1,144,099 39	\$1,312,133 91	\$5,851,119 02	40
\$1,908 00	\$1,829 00	\$1,604 00	\$2,147 00	\$1,244 00	41
4,140	1,480	769	553	2,115	42
\$8,906 00	\$8,307 00	\$4,886 00	\$8,460 00	\$7,089 00	43
346	392	34	176	482	44
\$989 00	\$1,392 00	\$2,303 00	\$1,789 00	\$834 00	45
\$2,339,190 06	\$809,844 70	\$268,590 50	\$318,958 38	\$1,048,801 19	46
\$156,877 53	\$95,335 92	\$22,524 39	\$30,994 33	\$93,733 11	47
45,315 41	25,014 33	2,508 16	11,401 39	32,928 41	48
34,129 71	11,122 73	3,384 80	2,795 17	7,223 92	49
9,002 21	684 38	100 00	190 00	3,808 87	50
37,240 12	5,500 17	2,350 18	309 83	—	51
113,965 77	45,592 41	14,591 19	18,269 23	46,430 36	52
8 42	11 57	8 29	9 21	8 50	53
					54

		LEXINGTON	LOWELL
		LEXINGTON SAVINGS BANK	THE CENTRAL SAVINGS BANK
Assets			
1	Cash, checks and items	\$26,492 42	\$62,153 01
2	Due from banks	246,966 66	309,652 28
3	U. S. Government obligations, direct and fully guaranteed	2,475,799 75	12,871,934 87
4	State, county and municipal obligations		69,901 31
5	Other bonds, notes and debentures	1,122,080 33	1,105,752 92
6	Bank and fire insurance company stocks, etc.	743,232 64	1,752,020 43
7	Real estate loans	10,395,084 32	33,469,361 70
8	Other loans	219,779 02	913,888 14
9	Banking premises	218,037 85	538,958 47
10	Furniture and fixtures	21,557 94	47,705 85
11	Other real estate owned, etc.	—	14,106 92
12	Taxes and insurance paid on mortgaged properties	—	—
13	Mortgage acquisition costs	12,124 58	—
14	Mutual Savings Central Fund, Inc.	14,845 45	40,022 91
15	Deposit Insurance Fund	1 00	1 00
16	All other assets	106,242 63	4,622 82
17	Total	\$15,602,244 59	\$51,200,082 63
Liabilities			
18	Deposits	\$14,019,377 53	\$44,415,495 15
19	Club deposits	4,710 00	206,355 00
20	Borrowed money	—	—
21	Dividends on deposits, declared and unpaid	—	—
22	Unearned discount	6,145 76	103,748 48
23	Due to mortgagors	247,312 00	1,294,896 66
24	Mortgagors' payments not applied	136,697 55	408,390 24
25	Net interim income	51,691 18	96,533 74
26	All other liabilities	8,775 56	5,269 70
27	Guaranty Fund	625,100 00	1,700,000 00
28	Percentage to total deposits	4.46	3.81
29	Other surplus accounts	502,435 01	2,969,393 66
30	Percentage to total deposits	3.58	6.65
31	Total	\$15,602,244 59	\$51,200,082 63
General Information			
32	Number of deposit accounts October 31, 1960	10,231	24,664
33	Number of deposit accounts opened during period	1,322	2,591
34	Number of deposit accounts closed during period	1,043	2,020
35	Number of accounts October 31, 1961	10,510	25,235
36	Annual rate of ordinary and extra dividends paid during period	3%	4
37	Amount of dividends paid during period	\$485,680 41	\$1,596,396 78
38	Number of deposits made during period	27,538	60,222
39	Number of withdrawals made during period	12,869	24,197
40	Amount deposited during period	\$5,327,757 03	\$11,548,631 14
41	Amount withdrawn during period	\$4,282,579 06	\$8,097,586 75
42	Average amount in each account	\$1,326 00	\$1,760 00
43	Number of real estate loans October 31	1,000	4,047
44	Average real estate loan	\$10,395 00	\$8,270 00
45	Number of other loans October 31	133	665
46	Average other loan	\$1,652 00	\$1,374 00
47	Gross income received during period	\$677,676 65	\$2,120,703 14
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$47,890 38	\$117,242 27
49	Bank building occupancy	16,463 17	52,902 03
50	Advertising	4,065 21	10,723 45
51	Contributions, etc.	382 00	5,757 81
52	State tax	8,175 39	—
53	Miscellaneous	31,385 97	49,387 64
54	Total of above costs per \$1,000 of deposits	7 73	5 31

LOWELL				LUDLOW	
CITY INSTITUTION FOR SAVINGS IN LOWELL	THE LOWELL FIVE CENT SAVINGS BANK	LOWELL INSTITUTION FOR SAVINGS	WASHINGTON SAVINGS BANK	LUDLOW SAVINGS BANK	
\$66,080 57	\$286,070 27	\$375,720 37	\$67,406 96	\$338,454 30	1
361,924 91	826,881 98	283,673 53	75,418 14	360,776 24	2
3,529,583 78	8,721,504 96	4,147,355 33	2,456,151 45	4,400,377 41	3
—	—	158,263 58	19,361 90	119,124 17	4
234,446 60	1,390,906 75	1,044,113 80	599,788 18	1,901,593 10	5
272,186 85	607,648 15	321,235 81	335,521 36	1,902,922 45	6
10,763,659 86	22,040,823 52	15,315,136 16	7,245,879 93	20,038,200 56	7
433,997 89	384,330 11	2,045,078 50	127,506 44	884,186 47	8
155,605 87	194,024 00	192,364 78	125,133 28	183,300 00	9
47,127 86	91,350 18	87,736 80	15,040 77	81,542 05	10
—	27,236 72	5,834 11	—	10,654 38	11
—	—	—	—	1,186 69	12
—	—	—	—	—	13
48,994 81	69,013 73	38,885 70	12,524 35	28,914 12	14
12,500 00	15,334 54	—	1 00	1 00	15
3,895 52	26,341 95	10,021 58	3,468 52	49,066 20	16
\$15,930,094 52	\$34,681,466 86	\$24,025,420 05	\$11,083,202 28	\$30,300,299 14	17
\$14,686,720 88	\$31,025,232 04	\$21,914,838 55	\$9,946,539 93	\$26,608,498 12	18
43,467 00	196,998 00	189,382 00	—	113,407 50	19
—	—	—	—	—	20
—	—	—	—	—	21
26,360 88	95,083 33	307,165 68	—	134,034 82	22
21,938 59	241,886 20	40,254 78	54,434 77	228,302 00	23
127,122 99	229,250 30	68,439 73	37,725 57	293,092 70	24
4,274 21	—	—	85,928 41	71,313 17	25
3,218 92	8,600 21	137 12	45 16	3,423 16	26
810,140 76	1,531,538 00	769,078 43	522,000 00	1,447,400 00	27
5.50	4.90	3.48	5.25	5.42	28
206,760 29	1,352,878 78	736,123 76	436,528 44	1,400,827 67	29
1.40	4.33	3.33	4.39	5.24	30
\$15,930,004 52	\$34,681,466 86	\$24,025,420 05	\$11,083,202 28	\$30,300,299 14	31
13,061	28,151	19,935	5,516	14,821	32
1,991	2,768	3,626	621	1,539	33
1,562	2,653	2,501	629	1,203	34
13,490	28,266	21,060	5,508	15,157	35
3¾	3¾	4	3¾	3¾	36
\$515,293 26	\$1,085,970 98	\$754,864 51	\$355,710 28	\$928,776 84	37
29,566	55,832	54,554	11,117	40,041	38
16,434	32,127	27,452	6,051	22,330	39
\$3,793,158 25	\$7,343,649 24	\$8,473,629 73	\$2,487,753 09	\$6,263,348 28	40
\$3,479,896 90	\$6,693,214 47	\$5,782,662 60	\$2,190,645 40	\$5,744,161 07	41
\$1,087 00	\$1,093 00	\$1,041 00	\$1,805 00	\$1,748 00	42
1,520	4,054	2,131	1,427	2,906	43
\$7,081 00	\$5,436 00	\$7,187 00	\$5,077 00	\$6,895 00	44
705	524	3,184	151	997	45
\$615 00	\$733 00	\$642 00	\$844 00	\$886 00	46
\$706,475 34	\$1,498,719 61	\$1,138,993 55	\$502,512 60	\$1,261,289 83	47
\$82,567 18	\$139,985 17	\$146,708 09	\$53,749 37	\$133,397 90	48
34,218 73	45,834 58	34,854 61	15,958 04	26,828 92	49
1,393 24	27,927 00	12,236 15	1,694 67	21,926 08	50
2,120 78	2,124 40	1,650 95	1,506 75	4,478 17	51
—	—	22,123 56	—	12,886 52	52
44,906 44	119,446 89	59,977 31	18,376 50	68,008 33	53
11 24	10 81	12 66	9 18	10 05	54

		LYNN	
		LYNN FIVE CENTS SAVINGS BANK	LYNN INSTITUTION FOR SAVINGS
Assets			
1	Cash, checks and items	\$347,258 01	\$405,407 42
2	Due from banks	685,372 98	1,278,197 57
3	U. S. Government obligations, direct and fully guaranteed	6,540,870 93	17,636,798 40
4	State, county and municipal obligations	273,089 90	—
5	Other bonds, notes and debentures	11,492,647 23	4,560,517 00
6	Bank and fire insurance company stocks, etc.	4,678,239 55	4,425,529 96
7	Real estate loans	54,636,263 12	57,722,193 20
8	Other loans	383,575 21	565,070 19
9	Banking premises	726,474 23	121,054 64
10	Furniture and fixtures	118,953 67	112,578 84
11	Other real estate owned, etc.	100,516 78	264,095 24
12	Taxes and insurance paid on mortgaged properties	1,346 55	478 73
13	Mortgage acquisition costs	149,377 65	168,495 81
14	Mutual Savings Central Fund, Inc.	107,662 94	139,992 05
15	Deposit Insurance Fund	1 00	1 00
16	All other assets	188,628 16	22,754 27
17	Total	\$80,430,277 91	\$87,423,164 32
Liabilities			
18	Deposits	\$70,702,097 85	\$76,109,193 60
19	Club deposits	405,956 50	40,173 50
20	Borrowed money	—	—
21	Dividends on deposits, declared and unpaid	—	—
22	Unearned discount	33,658 67	199,326 22
23	Due to mortgagors	1,186,008 09	693,513 93
24	Mortgagors' payments not applied	281,176 92	442,644 60
25	Net interim income	955,400 76	—
26	All other liabilities	5,479 69	177,307 95
27	Guaranty Fund	3,353,000 00	5,131,820 00
28	Percentage to total deposits	4.72	6.74
29	Other surplus accounts	3,507,499 43	4,629,184 52
30	Percentage to total deposits	4.93	6.08
31	Total	\$80,430,277 91	\$87,423,164 32
General Information			
32	Number of deposit accounts October 31, 1960	41,602	42,348
33	Number of deposit accounts opened during period	3,099	3,476
34	Number of deposit accounts closed during period	3,174	3,693
35	Number of accounts October 31, 1961	41,527	42,131
36	Annual rate of ordinary and extra dividends paid during period	3 3/4	3 3/4
37	Amount of dividends paid during period	\$2,451,737 23	\$2,775,780 18
38	Number of deposits made during period	112,985	120,237
39	Number of withdrawals made during period	68,798	74,439
40	Amount deposited during period	\$17,008,806 98	\$18,941,815 17
41	Amount withdrawn during period	\$15,501,891 03	\$18,250,987 10
42	Average amount in each account	\$1,703 00	\$1,806 00
43	Number of real estate loans October 31	5,680	6,171
44	Average real estate loan	\$9,619 00	\$9,353 00
45	Number of other loans October 31	264	518
46	Average other loan	\$1,453 00	\$1,091 00
47	Gross income received during period	\$3,389,543 52	\$3,717,315 57
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$253,150 07	\$284,935 39
49	Bank building occupancy	100,637 94	48,493 59
50	Advertising	27,268 25	48,740 00
51	Contributions, etc.	10,533 46	12,391 85
52	State tax	68,346 71	24,150 53
53	Miscellaneous	118,148 27	147,091 61
54	Total of above costs per \$1,000 of deposits	8 18	7 43

MALDEN	MARBLE- HEAD	MARL- BOROUGH	MAYNARD	MEDFORD	
MALDEN SAVINGS BANK	MARBLEHEAD SAVINGS BANK	MARL- BOROUGH SAVINGS BANK	ASSABET INSTITUTION FOR SAVINGS	MEDFORD SAVINGS BANK	
\$465,088 99	\$151,401 91	\$65,214 92	\$77,354 69	\$327,557 76	1
2,109,669 46	102,313 21	222,004 00	224,712 61	723,562 58	2
9,022,781 31	2,229,382 87	7,840,072 06	2,742,462 69	8,891,624 96	3
3,810,743 65	—	—	—	—	4
7,448,474 32	1,368,570 87	633,784 39	308,034 49	1,451,825 00	5
4,612,921 29	815,937 81	572,490 03	247,084 38	348,559 60	6
51,291,568 18	9,593,383 61	9,920,060 35	6,942,817 92	20,515,254 98	7
496,274 73	254,643 90	103,747 99	328,466 90	384,889 13	8
271,150 26	120,561 54	34,133 97	28,094 76	48,353 54	9
121,686 90	34,307 16	34,095 60	14,931 13	41,713 71	10
48,093 08	—	—	—	12,912 58	11
207 78	—	297 20	2,437 90	70 42	12
69,839 38	—	—	—	48,837 90	13
126,318 91	17,348 17	33,900 16	11,123 19	52,420 19	14
1 00	2,497 93	6,879 67	1 00	1 00	15
33,225 91	7,553 90	3,566 78	5,663 27	36,259 07	16
\$79,928,045 15	\$14,697,902 88	\$19,470,247 12	\$10,933,184 93	\$32,883,842 42	17
\$70,109,177 52	\$13,037,401 99	\$17,221,045 76	\$9,680,775 84	\$29,207,651 87	18
920,952 50	111,943 25	375 00	105,933 00	333,411 00	19
—	—	—	—	—	20
27,757 97	16,513 91	46,280 55	18,290 50	17,559 12	21
718,579 45	97,892 20	145,738 07	179,845 58	157,816 72	22
38,153 22	25,942 70	57,188 04	32,061 15	303,991 95	23
91,637 39	—	121,294 00	117,355 77	—	24
65,750 37	76,946 33	758 60	3,442 18	19,160 03	25
4,711,100 00	576,188 46	1,132,996 48	355,500 00	1,769,558 34	26
6.63	4.38	6.57	3.63	5.99	27
3,244,936 73	755,074 04	744,570 62	439,980 91	1,074,693 39	28
4.57	5.74	4.32	4.49	3.63	29
\$79,928,045 15	\$14,697,902 88	\$19,470,247 12	\$10,933,184 93	\$32,883,842 42	30
\$79,928,045 15	\$14,697,902 88	\$19,470,247 12	\$10,933,184 93	\$32,883,842 42	31
42,182	9,447	9,921	7,002	21,259	32
5,030	990	878	859	2,293	33
4,478	777	737	585	2,773	34
42,734	9,660	10,062	7,276	20,779	35
334	374	374	374	374	36
\$2,489,102 08	\$462,460 85	\$587,275 19	\$325,759 99	\$997,179 43	37
120,361	24,287	16,870	22,878	55,192	38
75,644	14,605	10,032	11,333	32,699	39
\$18,420,284 40	\$4,429,420 00	\$3,364,626 07	\$3,336,513 11	\$9,598,022 42	40
\$17,947,950 74	\$3,839,774 84	\$3,239,666 12	\$2,825,330 78	\$9,769,105 94	41
\$1,634 00	\$1,350 00	\$1,711 00	\$1,331 00	\$1,406 00	42
5,805	1,027	938	956	2,494	43
\$8,836 00	\$9,341 00	\$10,575 00	\$7,262 00	\$8,226 00	44
599	156	52	336	260	45
\$828 00	\$1,632 00	\$1,995 00	\$977 00	\$1,480 00	46
\$3,346,246 23	\$620,338 66	\$750,005 06	\$463,409 39	\$1,310,730 07	47
\$442,396 22	\$51,789 91	\$71,840 49	\$35,589 28	\$131,521 69	48
93,716 89	16,594 55	11,917 57	8,857 50	27,673 18	49
47,618 61	3,451 43	7,822 80	2,990 70	5,468 54	50
15,170 61	1,188 89	1,439 31	1,159 20	925 00	51
41,755 20	4,528 03	—	181 82	280 22	52
209,170 07	25,238 05	41,513 34	19,491 34	72,755 01	53
12 12	7 88	7 81	7 04	8 16	54

		MEDWAY	MELROSE
		MEDWAY SAVINGS BANK	MELROSE SAVINGS BANK
Assets			
1	Cash, checks and items	\$75,875 09	\$95,882 61
2	Due from banks	68,890 51	163,390 71
3	U. S. Government obligations, direct and fully guaranteed	747,847 07	9,586,077 61
4	State, county and municipal obligations	99,341 92	596,322 80
5	Other bonds, notes and debentures	740,622 90	3,339,220 97
6	Bank and fire insurance company stocks, etc.	214,470 89	1,654,126 15
7	Real estate loans	3,301,128 44	25,213,514 22
8	Other loans	149,840 03	688,076 93
9	Banking premises	51,973 24	64,698 61
10	Furniture and fixtures	20,302 70	33,109 19
11	Other real estate owned, etc.	—	43,903 11
12	Taxes and insurance paid on mortgaged properties	—	—
13	Mortgage acquisition costs	—	9,521 50
14	Mutual Savings Central Fund, Inc.	5,485 80	53,086 60
15	Deposit Insurance Fund	1 00	1 00
16	All other assets	1,227 81	96,421 76
17	Total	\$5,477,007 40	\$41,637,353 77
Liabilities			
18	Deposits	\$4,823,347 14	\$36,846,961 35
19	Club deposits	67,970 00	92,652 50
20	Borrowed money	—	—
21	Dividends on deposits, declared and unpaid	—	—
22	Unearned discount	2,353 13	17,958 09
23	Due to mortgagors	58,902 40	590,622 41
24	Mortgagors' payments not applied	19,778 12	40,008 99
25	Net interim income	32,480 41	71,784 25
26	All other liabilities	1,359 34	6,884 01
27	Guaranty Fund	179,415 00	1,803,907 52
28	Percentage to total deposits	3.67	4.88
29	Other surplus accounts	291,401 86	2,166,574 65
30	Percentage to total deposits	5.96	5.87
31	Total	\$5,477,007 40	\$41,637,353 77
General Information			
32	Number of deposit accounts October 31, 1960	4,055	19,181
33	Number of deposit accounts opened during period	640	2,047
34	Number of deposit accounts closed during period	438	1,786
35	Number of accounts October 31, 1961	4,257	19,442
36	Annual rate of ordinary and extra dividends paid during period	3½	3½
37	Amount of dividends paid during period	\$159,706 43	\$1,333,587 77
38	Number of deposits made during period	11,039	50,024
39	Number of withdrawals made during period	6,333	29,181
40	Amount deposited during period	\$1,341,837 77	\$10,653,767 17
41	Amount withdrawn during period	\$1,357,606 33	\$9,733,557 68
42	Average amount in each account	\$1,126 00	\$1,895 00
43	Number of real estate loans October 31	595	2,626
44	Average real estate loan	\$5,548 00	\$9,601 00
45	Number of other loans October 31	240	267
46	Average other loan	\$624 00	\$2,577 00
47	Gross income received during period	\$243,062 34	\$1,747,757 19
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$29,807 26	\$123,434 53
49	Bank building occupancy	6,265 34	16,013 91
50	Advertising	2,656 64	7,973 77
51	Contributions, etc.	560 97	2,778 76
52	State tax	2,755 46	3,027 96
53	Miscellaneous	19,963 04	51,872 67
54	Total of above costs per \$1,000 of deposits	12 85	5 56

MERRIMAC	MIDDLE-BOROUGH	MILFORD	MILLBURY	MILTON	
MERRIMAC SAVINGS BANK	MIDDLE-BOROUGH SAVINGS BANK	MILFORD SAVINGS BANK	MILLBURY SAVINGS BANK	MILTON SAVINGS BANK	
\$9,502 59	\$63,639 83	\$48,678 05	\$53,164 60	\$253,169 49	1
28,494 75	85,659 15	131,081 29	550,091 04	47,914 75	2
366,835 85	1,472,607 54	7,365,859 66	1,605,957 52	2,951,327 19	3
10,840 61	—	196,638 81	—	99,999 00	4
451,802 40	500,101 44	1,942,460 39	891,360 64	1,296,406 25	5
131,493 43	141,481 65	536,113 10	521,790 41	905,940 28	6
1,301,272 13	3,816,586 51	9,866,677 43	5,448,661 45	14,605,593 35	7
19,113 56	77,906 88	300,336 91	135,830 43	861,721 28	8
—	75,391 37	221,973 56	12,157 09	187,892 54	9
2,335 25	6,831 06	46,416 56	16,596 14	63,099 32	10
13,895 36	16,409 63	—	1,720 82	—	11
—	45 60	10 33	477 53	3,694 64	12
—	—	—	—	14,685 80	13
4,005 82	13,547 58	31,733 80	10,436 74	21,190 48	14
800 00	1 00	1 00	7,164 42	7,090 65	15
683 19	2,198 36	30,102 36	2,199 04	7,619 71	16
\$2,341,074 94	\$6,272,407 60	\$20,718,083 35	\$9,257,607 87	\$21,327,344 73	17
\$2,018,585 75	\$5,630,808 85	\$18,365,448 34	\$7,702,801 55	\$19,094,566 99	18
25,345 50	101,147 00	—	182,684 50	195,537 50	19
—	—	—	—	—	20
—	—	—	—	—	21
240 78	13,578 35	1,610 58	2,681 86	—	22
7,483 93	5,500 00	313,930 63	78,579 97	307,335 77	23
36,497 44	28,103 27	66,553 52	260,750 22	48,678 75	24
3,368 65	20,862 61	19,288 92	104,998 18	—	25
189 56	1,481 61	6,656 51	3,081 61	12,046 50	26
132,047 00	314,400 00	1,229,400 00	429,893 77	658,000 00	27
6.46	5.49	6.69	5.45	3.41	28
117,316 33	156,525 91	715,194 85	492,136 21	1,011,179 22	29
5.74	2.73	3.89	6.24	5.24	30
\$2,341,074 94	\$6,272,407 60	\$20,718,083 35	\$9,257,607 87	\$21,327,344 73	31
2,590	5,813	10,407	7,396	12,778	32
211	467	928	540	1,480	33
171	418	829	583	1,118	34
2,630	5,862	10,506	7,353	13,140	35
3 $\frac{3}{4}$	3 $\frac{3}{4}$	3 $\frac{3}{4}$	3 $\frac{3}{4}$	3 $\frac{13}{16}$	36
\$71,873 09	\$193,202 23	\$674,069 70	\$266,719 60	\$665,936 88	37
4,719	11,396	23,633	11,182	43,790	38
3,760	6,455	11,897	9,527	21,438	39
\$506,569 58	\$1,299,593 04	\$3,889,809 69	\$1,739,105 49	\$6,898,094 75	40
\$535,653 22	\$1,349,820 00	\$3,741,134 17	\$1,897,621 60	\$5,484,618 50	41
\$767 00	\$961 00	\$1,731 00	\$1,048 00	\$1,453 00	42
333	709	1,480	1,221	1,256	43
\$3,907 00	\$5,383 00	\$6,667 00	\$4,462 00	\$11,628 00	44
48	92	237	183	281	45
\$398 00	\$847 00	\$1,267 00	\$742 00	\$3,066 00	46
\$101,304 58	\$275,806 75	\$828,196 58	\$400,191 11	\$960,697 68	47
—	—	—	—	—	—
\$11,333 61	\$31,629 63	\$56,446 93	\$57,870 03	\$98,702 61	48
1,970 03	8,998 56	17,331 72	7,612 41	29,659 79	49
565 00	1,904 45	5,004 59	3,375 98	6,737 53	50
64 49	208 96	1,145 00	764 78	2,785 88	51
1,838 11	2,897 07	2,197 40	3,492 62	3,149 38	52
5,617 92	17,693 92	30,187 20	25,064 33	54,407 60	53
10 59	11 25	6 11	12 74	10 24	54

		MONSON	MONTAGUE
		MONSON SAVINGS BANK	CROCKER INSTITUTION FOR SAVINGS
Assets			
1	Cash, checks and items	\$21,262 43	\$43,866 49
2	Due from banks	252,589 74	152,243 99
3	U. S. Government obligations, direct and fully guaranteed	1,180,630 48	3,757,385 00
4	State, county and municipal obligations	138,586 04	14,431 82
5	Other bonds, notes and debentures	1,602,062 48	555,215 49
6	Bank and fire insurance company stocks, etc.	622,660 49	242,426 79
7	Real estate loans	5,569,367 91	4,840,204 70
8	Other loans	186,071 41	80,184 88
9	Banking premises	37,645 00	29,393 38
10	Furniture and fixtures	2,214 05	16,041 57
11	Other real estate owned, etc.	2,053 27	56,544 27
12	Taxes and insurance paid on mortgaged properties	153 13	—
13	Mortgage acquisition costs	—	—
14	Mutual Savings Central Fund, Inc.	18,923 37	17,862 08
15	Deposit Insurance Fund	1,761 31	10,000 00
16	All other assets	821 39	5,264 43
17	Total	\$9,636,802 50	\$9,821,064 89
Liabilities			
18	Deposits	\$8,369,360 99	\$8,689,824 20
19	Club deposits	45,688 50	27,522 00
20	Borrowed money	—	—
21	Dividends on deposits, declared and unpaid	—	—
22	Unearned discount	—	49,198 32
23	Due to mortgagors	42,712 07	43,519 36
24	Mortgagors' payments not applied	41,756 98	28,558 50
25	Net interim income	27,929 86	—
26	All other liabilities	922 41	1,771 87
27	Guaranty Fund	573,165 39	642,892 54
28	Percentage to total deposits	6.81	7.37
29	Other surplus accounts	535,266 30	337,778 10
30	Percentage to total deposits	6.36	3.87
31	Total	\$9,636,802 50	\$9,821,064 89
General Information			
32	Number of deposit accounts October 31, 1960	4,490	6,092
33	Number of deposit accounts opened during period	398	309
34	Number of deposit accounts closed during period	427	357
35	Number of accounts October 31, 1961	4,461	6,044
36	Annual rate of ordinary and extra dividends paid during period	3½	3½
37	Amount of dividends paid during period	\$298,402 15	\$280,137 38
38	Number of deposits made during period	6,627	10,099
39	Number of withdrawals made during period	4,434	6,499
40	Amount deposited during period	\$1,274,158 21	\$1,398,392 58
41	Amount withdrawn during period	\$1,652,658 26	\$1,438,041 49
42	Average amount in each account	\$1,876 00	\$1,421 00
43	Number of real estate loans October 31	1,036	635
44	Average real estate loan	\$5,376 00	\$7,622 00
45	Number of other loans October 31	187	126
46	Average other loan	\$995 00	\$636 00
47	Gross income received during period	\$408,765 57	\$387,610 53
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$42,819 10	\$42,963 59
49	Bank building occupancy	8,586 82	10,250 87
50	Advertising	2,901 67	3,222 15
51	Contributions, etc.	100 00	1,138 75
52	State tax	5,297 74	5,488 12
53	Miscellaneous	18,887 60	31,977 02
54	Total of above costs per \$1,000 of deposits	9 39	10 93

NANTUCKET	NATICK	NEW BEDFORD		NEWBURY- PORT	
NANTUCKET INSTITUTION FOR SAVINGS	NATICK FIVE CENTS SAVINGS BANK	NEW BEDFORD FIVE CENTS SAVINGS BANK	NEW BEDFORD INSTITUTION FOR SAVINGS	INSTITUTION FOR SAVINGS, IN NEWBURYPORT AND ITS VICINITY	
\$4,644 67	\$63,755 90	\$167,381 22	\$749,164 46	\$40,028 88	1
110,910 19	383,242 20	698,617 48	295,166 27	285,859 47	2
1,540,109 40	6,954,758 37	29,529,102 86	35,430,657 36	12,702,869 07	3
—	1,358,108 34	—	—	2,296,248 08	4
279,703 10	1,233,194 13	6,062,961 01	9,682,312 71	6,753,600 05	5
169,119 82	1,746,223 77	3,838,902 88	3,657,360 22	1,906,148 86	6
3,815,417 94	16,199,838 40	30,171,395 67	42,858,867 02	3,088,204 09	7
75,410 00	106,424 70	432,063 11	1,315,286 21	611,832 00	8
12,627 00	26,143 09	255,500 00	429,440 11	7,864 90	9
8,702 73	38,619 53	42,763 38	72,280 77	7,767 65	10
—	12,672 78	28,200 43	52,056 51	4,710 55	11
—	548 05	—	1,411 23	—	12
—	—	3,626 85	54,875 29	—	13
11,003 51	30,092 28	113,388 41	151,309 19	32,555 86	14
1 00	1 00	25,346 73	—	1 00	15
1,060 41	91,745 99	100,608 41	70,775 64	13,783 97	16
\$6,028,709 77	\$28,245,368 53	\$71,469,858 44	\$94,820,962 99	\$27,751,474 43	17
\$5,329,244 08	\$24,778,832 95	\$62,064,030 39	\$82,737,150 81	\$24,148,468 18	18
60,602 50	—	186,745 75	916,615 00	—	19
—	—	—	—	—	20
—	—	—	—	—	21
21,698 76	16,717 70	255,024 46	5,680 61	—	22
12,233 20	273,675 17	825,958 51	1,188,412 71	144,473 49	23
2,565 93	69,831 08	103,291 31	164,505 98	12,291 10	24
59,643 01	—	220,282 74	256,945 41	41,738 29	25
1,134 25	17,342 59	6,217 84	64,923 87	1,798 10	26
269,573 20	1,506,570 01	4,226,950 00	6,022,687 94	1,801,192 87	27
5.00	6.08	6.79	7.19	7.46	28
272,014 84	1,582,399 03	3,581,357 44	3,464,040 66	1,601,512 40	29
5.05	6.38	5.75	4.14	6.63	30
\$6,028,709 77	\$28,245,368 53	\$71,469,858 44	\$94,820,962 99	\$27,751,474 43	31
3,400	11,357	42,665	50,318	12,369	32
507	1,018	3,046	4,564	767	33
395	1,072	5,491	5,912	910	34
3,512	11,303	40,220	48,970	12,226	35
37½	37½	37½	37½	37½	36
\$182,949 91	\$908,097 44	\$2,174,429 58	\$2,848,611 09	\$873,657 02	37
7,598	22,922	77,020	113,030	13,251	38
4,317	13,521	44,441	65,085	11,966	39
\$1,512,569 84	\$5,297,791 02	\$12,882,235 03	\$19,303,831 12	\$3,765,363 21	40
\$1,244,092 76	\$5,029,694 03	\$13,822,386 00	\$18,889,554 77	\$4,229,662 29	41
\$1,517 00	\$2,192 00	\$1,543 00	\$1,690 00	\$1,975 00	42
665	2,083	4,318	4,721	724	43
\$5,737 00	\$7,777 00	\$6,987 00	\$9,078 00	\$4,265 00	44
32	116	359	546	330	45
\$2,356 00	\$917 00	\$1,204 00	\$2,409 00	\$1,854 00	46
\$256,042 38	\$1,150,910 14	\$2,807,521 98	\$3,729,193 72	\$1,031,221 92	47
\$32,427 67	\$117,308 80	\$232,355 68	\$291,105 96	\$61,482 71	48
5,734 06	3,071 43	52,720 05	81,561 90	6,424 30	49
694 79	13,249 31	15,284 86	29,444 40	1,991 48	50
693 01	4,195 39	3,610 00	10,783 51	200 00	51
1,453 99	—	8,837 31	16,175 34	17,217 46	52
13,665 93	50,925 19	105,647 49	120,452 33	26,583 97	53
10 25	7 61	6 74	6 64	4 72	54

		NEWBURY- PORT	NEWTON
		NEWBURYPORT FIVE CENTS SAVINGS BANK	NEWTON SAVINGS BANK
Assets			
1	Cash, checks and items	\$74,648 09	\$474,753 42
2	Due from banks	535,978 97	424,340 28
3	U. S. Government obligations, direct and fully guaranteed	4,382,262 74	22,093,579 98
4	State, county and municipal obligations	—	—
5	Other bonds, notes and debentures	2,886,220 34	2,066,313 72
6	Bank and fire insurance company stocks, etc.	1,156,232 89	3,739,989 70
7	Real estate loans	8,215,123 96	70,831,287 79
8	Other loans	312,202 10	1,576,987 76
9	Banking premises	59,248 38	676,554 91
10	Furniture and fixtures	34,999 95	204,530 01
11	Other real estate owned, etc.	6,597 56	16,785 44
12	Taxes and insurance paid on mortgaged properties	4,570 82	—
13	Mortgage acquisition costs	—	182,791 83
14	Mutual Savings Central Fund, Inc.	28,962 52	128,022 63
15	Deposit Insurance Fund	1 00	36,247 31
16	All other assets	18,099 12	348,535 47
17	Total	\$17,715,148 44	\$102,800,720 25
Liabilities			
18	Deposits	\$15,249,957 52	\$91,472,507 91
19	Club deposits	269,026 50	554,016 00
20	Borrowed money	—	—
21	Dividends on deposits, declared and unpaid	—	—
22	Unearned discount	14,395 79	199,065 44
23	Due to mortgagors	175,391 96	231,767 23
24	Mortgagors' payments not applied	30,741 54	37,412 76
25	Net interim income	—	1,080,360 75
26	All other liabilities	24,140 54	88,300 79
27	Guaranty Fund	1,035,800 00	4,432,959 38
28	Percentage to total deposits	6.67	4.82
29	Other surplus accounts	915,694 59	4,704,329 99
30	Percentage to total deposits	5.90	5.11
31	Total	\$17,715,148 44	\$102,800,720 25
General Information			
32	Number of deposit accounts October 31, 1960	11,126	51,940
33	Number of deposit accounts opened during period	974	6,139
34	Number of deposit accounts closed during period	1,105	4,891
35	Number of accounts October 31, 1961	10,995	53,188
36	Annual rate of ordinary and extra dividends paid during period	4	3½
37	Amount of dividends paid during period	\$567,327 44	\$3,109,596 45
38	Number of deposits made during period	24,355	163,716
39	Number of withdrawals made during period	14,466	71,202
40	Amount deposited during period	\$3,535,505 06	\$29,297,417 70
41	Amount withdrawn during period	\$3,223,589 15	\$27,925,656 08
42	Average amount in each account	\$1,387 00	\$1,701 00
43	Number of real estate loans October 31	1,733	6,320
44	Average real estate loan	\$4,740 00	\$11,207 00
45	Number of other loans October 31	436	1,098
46	Average other loan	\$716 00	\$1,436 00
47	Gross income received during period	\$799,621 90	\$4,417,757 75
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$89,398 98	\$426,699 62
49	Bank building occupancy	15,001 14	64,894 10
50	Advertising	3,209 29	58,031 96
51	Contributions, etc.	450 00	2,750 00
52	State tax	10,282 12	26,685 98
53	Miscellaneous	57,217 91	186,702 06
54	Total of above costs per \$1,000 of deposits	11 51	8 37

NEWTON		NORTH ADAMS		NORTHAMPTON	
WEST NEWTON SAVINGS BANK	HOOSAC SAVINGS BANK	NORTH ADAMS SAVINGS BANK	FLORENCE SAVINGS BANK	NONOTUCK SAVINGS BANK	
\$205,574 38	\$145,704 61	\$141,700 69	\$139,857 67	\$102,284 37	1
114,150 52	382,039 47	131,571 69	244,158 27	295,972 05	2
8,434,548 26	2,969,174 96	4,972,681 21	1,795,939 45	2,528,770 89	3
—	—	—	825,699 42	—	4
1,227,451 41	41,251 66	659,406 22	1,979,038 53	2,642,394 29	5
1,687,819 68	732,578 13	404,570 10	450,647 70	762,121 24	6
19,891,033 04	10,550,713 38	10,985,738 01	9,394,454 33	9,560,162 11	7
1,021,372 05	166,141 95	209,225 44	257,151 89	291,537 09	8
272,993 92	250,429 87	39,246 63	110,195 92	129,033 99	9
34,519 34	40,201 23	9,947 38	26,746 52	29,564 87	10
—	51,653 96	29,406 28	12,092 95	34,214 45	11
—	—	—	31 20	185 55	12
39,127 61	10,982 00	3,678 70	—	—	13
26,143 05	22,017 98	30,145 99	17,512 76	19,944 92	14
1 00	1 00	1 00	2,703 53	1 00	15
11,262 91	4,566 25	9,516 65	2,579 17	7,379 62	16
\$32,965,997 17	\$15,367,456 45	\$17,626,835 99	\$15,258,809 31	\$16,403,566 44	17
\$29,050,848 82	\$13,019,769 82	\$15,564,406 02	\$13,388,402 21	\$14,674,878 77	18
221,931 00	201,825 00	138,546 75	129,467 50	95,031 50	19
—	—	—	—	—	20
17,912 06	45,463 25	30,644 44	47,256 18	57,661 24	22
282,166 34	252,676 90	121,925 87	67,927 08	89,513 32	23
42,617 84	304,567 66	78,773 43	100,811 56	31,777 69	24
360,834 96	211,656 06	58,272 62	20,811 34	235,393 72	25
95,306 15	8,738 22	1,203 49	6,996 79	2,328 81	26
1,412,500 00	705,900 00	829,264 00	538,000 00	650,000 00	27
4.83	5.34	5.28	3.98	4.40	28
1,481,880 00	616,869 54	800,799 37	959,136 65	566,981 39	29
5.06	4.67	5.10	7.10	3.84	30
\$32,965,997 17	\$15,367,456 45	\$17,626,835 99	\$15,258,809 31	\$16,403,566 44	31
16,449	7,236	11,097	8,396	9,367	32
2,077	1,060	1,106	772	1,034	33
1,458	736	1,191	602	767	34
17,068	7,560	11,012	8,566	9,634	35
3 ³ / ₄	3 ¹ / ₂	3 ³ / ₈	3 ⁵ / ₈	3 ¹ / ₂	36
\$982,892 32	\$428,169 68	\$543,886 92	\$461,348 34	\$471,420 72	37
51,918	17,517	32,644	19,335	21,501	38
28,313	10,401	17,221	9,618	10,223	39
\$10,396,399 12	\$2,782,106 95	\$3,697,872 29	\$2,761,814 98	\$3,546,489 18	40
\$8,936,782 96	\$2,688,130 11	\$3,939,542 69	\$2,806,927 92	\$3,093,737 35	41
\$1,699 00	\$1,722 00	\$1,412 00	\$1,563 00	\$1,523 00	42
1,799	1,478	1,565	1,356	1,143	43
\$11,056 00	\$7,139 00	\$7,019 00	\$6,958 00	\$8,364 00	44
722	256	387	314	210	45
\$1,414 00	\$649 00	\$540 00	\$819 00	\$1,388 00	46
\$1,393,784 23	\$661,120 65	\$744,671 85	\$657,164 42	\$672,875 33	47
\$112,216 53	\$62,992 84	\$67,264 56	\$62,799 92	\$59,235 98	48
43,609 92	13,568 60	12,223 28	15,219 68	19,261 94	49
10,039 44	8,852 07	5,335 35	2,886 68	6,095 59	50
1,000 00	2,275 83	1,207 00	1,657 25	2,170 76	51
—	61 57	6,041 95	7,172 12	19,043 66	52
54,446 73	35,197 16	31,256 35	33,751 22	31,739 19	53
7 61	9 44	7 92	9 22	9 37	54

		NORTH-AMPTON	NORTH ATTLEBOROUGH
		NORTHAMPTON INSTITUTION FOR SAVINGS	ATTLEBOROUGH SAVINGS BANK
Assets			
1	Cash, checks and items	\$182,583 04	\$128,481 19
2	Due from banks	281,741 38	405,358 31
3	U. S. Government obligations, direct and fully guaranteed	14,167,638 19	10,301,442 29
4	State, county and municipal obligations	125,000 00	—
5	Other bonds, notes and debentures	3,795,400 00	200,511 01
6	Bank and fire insurance company stocks, etc.	1,109,317 27	1,283,773 84
7	Real estate loans	7,478,998 84	23,584,170 39
8	Other loans	254,862 02	408,167 13
9	Banking premises	75,666 49	173,576 57
10	Furniture and fixtures	11,477 22	48,147 37
11	Other real estate owned, etc.	11,224 90	41,673 08
12	Taxes and insurance paid on mortgaged properties	—	—
13	Mortgage acquisition costs	1,443 60	—
14	Mutual Savings Central Fund, Inc.	50,704 93	57,096 06
15	Deposit Insurance Fund	4,996 71	28,487 70
16	All other assets	65,059 71	21,150 53
17	Total	\$27,616,114 30	\$36,682,035 47
Liabilities			
18	Deposits	\$24,422,439 91	\$32,269,097 76
19	Club deposits	115,538 50	263,504 50
20	Borrowed money	—	—
21	Dividends on deposits, declared and unpaid	—	—
22	Unearned discount	24,435 13	57,893 31
23	Due to mortgagors	37,087 59	461,752 82
24	Mortgagors' payments not applied	92,092 68	151,135 89
25	Net interim income	68,522 62	6,739 40
26	All other liabilities	7,544 17	19,414 37
27	Guaranty Fund	1,840,199 41	1,824,400 00
28	Percentage to total deposits	7.50	5.61
29	Other surplus accounts	1,008,254 29	1,628,097 42
30	Percentage to total deposits	4.11	5.01
31	Total	\$27,616,114 30	\$36,682,035 47
General Information			
32	Number of deposit accounts October 31, 1960	14,785	17,437
33	Number of deposit accounts opened during period	936	1,871
34	Number of deposit accounts closed during period	1,269	1,578
35	Number of accounts October 31, 1961	14,452	17,730
36	Annual rate of ordinary and extra dividends paid during period	3%	3%
37	Amount of dividends paid during period	\$790,254 46	\$1,159,634 60
38	Number of deposits made during period	28,261	48,091
39	Number of withdrawals made during period	46,678	28,856
40	Amount deposited during period	\$4,592,597 08	\$8,587,007 67
41	Amount withdrawn during period	\$4,939,822 30	\$7,820,294 36
42	Average amount in each account	\$1,671 00	\$1,820 00
43	Number of real estate loans October 31	1,150	3,096
44	Average real estate loan	\$6,503 00	\$7,618 00
45	Number of other loans October 31	246	438
46	Average other loan	\$1,036 00	\$932 00
47	Gross income received during period	\$984,136 22	\$1,596,990 90
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$86,921 61	\$132,188 96
49	Bank building occupancy	22,269 62	30,136 04
50	Advertising	3,493 94	12,584 96
51	Contributions, etc.	2,481 49	2,375 00
52	State tax	11,466 90	2,379 70
53	Miscellaneous	37,618 30	78,173 26
54	Total of above costs per \$1,000 of deposits	6 72	7 99

NORTH-BRIDGE	NORTH BROOKFIELD	NORWELL	ORANGE	PALMER	
WHITINSVILLE SAVINGS BANK	NORTH BROOKFIELD SAVINGS BANK	SOUTH SCITUATE SAVINGS BANK	ORANGE SAVINGS BANK	PALMER SAVINGS BANK	
\$36,257 44	\$25,490 78	\$41,460 48	\$7,869 83	\$47,667 54	1
653,470 43	221,613 64	65,215 54	154,811 00	325,777 41	2
3,831,269 33	1,446,655 71	1,111,994 06	1,240,629 78	5,704,715 12	3
—	—	45,000 00	209,623 42	1,490,776 60	4
790,617 51	—	1,106,219 10	547,032 71	59,836 26	5
672,279 36	277,472 73	215,389 90	140,235 89	965,674 86	6
7,783,994 25	3,748,501 49	4,323,312 54	3,266,928 18	13,777,502 78	7
118,542 83	83,091 52	217,119 89	70,060 98	222,122 29	8
—	8,200 00	9,849 82	26,798 84	203,082 73	9
11,795 35	9,165 38	6,652 88	12,525 29	35,435 58	10
—	21,854 61	—	2,027 00	21,429 52	11
—	—	847 38	—	273 37	12
—	19,815 40	—	2,508 98	7,315 52	13
23,987 21	6,235 07	8,250 83	12,803 56	32,291 20	14
1 00	1 00	1 00	9,491 46	1 00	15
4,584 02	1,495 09	1,908 86	1,238 61	3,792 35	16
\$13,926,798 73	\$5,869,592 42	\$7,153,222 28	\$5,704,585 53	\$22,897,694 13	17
\$12,029,032 60	\$4,977,238 91	\$6,424,578 84	\$5,016,492 61	\$19,701,474 72	18
154,708 00	—	5,932 00	32,027 75	70,355 75	19
—	—	—	—	—	20
177 81	83 17	—	4,888 39	128,578 88	21
79,830 67	7,050 15	66,763 00	36,311 44	124,223 54	22
215,224 79	88,556 75	8,574 04	48,040 98	194,050 99	23
—	66,997 88	62,756 84	—	66,709 72	24
4,279 76	23 15	495 42	4,554 97	2,598 68	25
744,707 00	355,825 78	362,535 00	298,655 00	1,280,000 00	26
6.11	7.15	5.64	5.92	6.47	27
698,838 10	373,816 63	221,587 14	263,614 39	1,329,701 85	28
5.74	7.51	3.45	5.22	6.73	29
\$13,926,798 73	\$5,869,592 42	\$7,153,222 28	\$5,704,585 53	\$22,897,694 13	30
9,142	4,412	4,053	5,081	10,663	31
723	267	399	401	824	32
711	279	291	389	798	33
9,154	4,400	4,161	5,093	10,689	34
3 3/4	3 3/4	3 3/4	3 3/4	3 3/4	35
\$412,091 69	\$178,456 89	\$224,379 90	\$173,143 02	\$717,433 03	36
20,230	4,934	8,006	9,984	17,482	37
10,238	4,163	5,181	5,317	7,731	38
\$2,518,808 68	\$797,577 77	\$1,814,213 94	\$867,827 25	\$3,379,170 47	39
\$2,625,289 37	\$815,571 03	\$1,714,196 61	\$961,155 13	\$3,290,032 68	40
\$1,314 00	\$1,131 00	\$1,537 00	\$985 00	\$1,833 00	41
1,207	611	651	513	1,958	42
\$6,449 00	\$6,135 00	\$6,641 00	\$6,368 00	\$7,037 00	43
107	49	108	127	279	44
\$1,108 00	\$1,695 00	\$2,010 00	\$552 00	\$796 00	45
\$588,347 20	\$262,765 65	\$317,507 19	\$245,570 98	\$950,398 37	46
—	—	—	—	—	47
\$66,521 69	\$24,998 70	\$28,851 60	\$30,742 16	\$62,949 88	48
9,051 04	4,190 94	4,934 72	6,249 12	26,941 97	49
1,242 29	1,103 33	2,470 81	859 42	2,609 29	50
1,939 16	529 80	502 20	679 66	1,856 93	51
167 02	—	3,536 07	530 38	1,393 09	52
22,846 20	12,036 08	14,423 48	12,071 40	38,608 26	53
8 46	8 61	8 52	10 19	6 82	54

		PEABODY	PITTSFIELD
		WARREN FIVE CENTS SAVINGS BANK	BERKSHIRE COUNTY SAVINGS BANK
Assets			
1	Cash, checks and items	\$225,431 51	\$156,059 50
2	Due from banks	573,803 54	82,586 60
3	U. S. Government obligations, direct and fully guaranteed	7,954,839 48	15,763,733 17
4	State, county and municipal obligations	—	—
5	Other bonds, notes and debentures	3,067,247 95	—
6	Bank and fire insurance company stocks, etc.	933,631 04	1,719,532 92
7	Real estate loans	23,338,866 62	34,624,392 40
8	Other loans	159,571 36	149,079 12
9	Banking premises	78,957 68	154,083 26
10	Furniture and fixtures	90,305 00	25,623 59
11	Other real estate owned, etc.	13,018 66	—
12	Taxes and insurance paid on mortgaged properties	37 26	—
13	Mortgage acquisition costs	32,989 87	—
14	Mutual Savings Central Fund, Inc.	31,262 51	54,563 96
15	Deposit Insurance Fund	1 00	8,785 19
16	All other assets	46,489 97	72,983 93
17	Total	\$36,546,453 45	\$52,811,423 64
Liabilities			
18	Deposits	\$31,882,118 88	\$45,318,938 41
19	Club deposits	335,681 00	175,202 50
20	Borrowed money	—	—
21	Dividends on deposits, declared and unpaid	—	—
22	Unearned discount	1,841 70	760,586 13
23	Due to mortgagors	303,588 71	419,547 23
24	Mortgagors' payments not applied	131,353 74	112,438 81
25	Net interim income	60,098 31	—
26	All other liabilities	54,156 45	87,575 69
27	Guaranty Fund	1,645,326 59	2,968,500 00
28	Percentage to total deposits	5.11	6.52
29	Other surplus accounts	2,132,288 07	2,968,634 87
30	Percentage to total deposits	6.62	6.52
31	Total	\$36,546,453 45	\$52,811,423 64
General Information			
32	Number of deposit accounts October 31, 1960	18,062	22,999
33	Number of deposit accounts opened during period	2,746	2,329
34	Number of deposit accounts closed during period	2,015	2,158
35	Number of accounts October 31, 1961	18,793	23,170
36	Annual rate of ordinary and extra dividends paid during period	3 3/4	4
37	Amount of dividends paid during period	\$1,141,885 89	\$1,672,315 62
38	Number of deposits made during period	61,368	52,242
39	Number of withdrawals made during period	27,274	29,488
40	Amount deposited during period	\$8,772,022 04	\$10,962,338 10
41	Amount withdrawn during period	\$7,744,865 43	\$9,479,799 69
42	Average amount in each account	\$1,696 00	\$1,955 00
43	Number of real estate loans October 31	2,196	3,877
44	Average real estate loan	\$10,628 00	\$8,931 00
45	Number of other loans October 31	201	117
46	Average other loan	\$794 00	\$1,274 00
47	Gross income received during period	\$1,600,453 63	\$2,368,918 34
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$184,313 26	\$214,406 76
49	Bank building occupancy	36,173 44	42,771 67
50	Advertising	35,272 07	19,328 08
51	Contributions, etc.	3,252 34	5,737 98
52	State tax	1,578 24	21,711 68
53	Miscellaneous	56,315 79	84,815 38
54	Total of above costs per \$1,000 of deposits	9 94	8 58

PITTSFIELD	PLYMOUTH		PROVINCE-TOWN	QUINCY	
CITY SAVINGS BANK OF PITTSFIELD	PLYMOUTH SAVINGS BANK	PLYMOUTH FIVE CENTS SAVINGS BANK	SEAMEN'S SAVINGS BANK	QUINCY SAVINGS BANK	
\$215,281 90	\$25,761 29	\$80,449 48	\$79,797 26	\$296,682 34	1
588,994 27	106,357 55	460,985 60	141,593 80	456,179 65	2
5,577,636 91	2,978,437 75	3,187,249 25	2,626,326 41	18,039,248 04	3
89,260 71	—	—	20,025 92	569,168 08	4
3,049,882 85	500,083 28	1,530,621 34	5,247 16	3,021,305 46	5
1,373,374 39	287,423 21	331,534 46	408,333 33	944,059 96	6
29,794,708 19	2,532,366 22	10,674,506 43	4,237,820 93	35,345,222 97	7
2,052,129 49	103,841 26	554,353 03	178,604 31	682,764 73	8
154,912 91	119,042 22	255,281 44	18,279 25	364,438 91	9
63,953 95	28,696 79	46,112 62	17,823 78	89,854 78	10
112,589 05	—	—	—	19,103 19	11
—	—	—	—	3,309 72	12
27,237 15	—	—	—	2,397 09	13
52,701 61	14,602 28	24,634 86	9,457 02	88,239 04	14
1 00	1 00	1 00	1 00	1 00	15
112,817 41	3,780 18	4,181 92	571 47	10,412 09	16
\$43,265,481 79	\$6,700,393 03	\$17,149,911 43	\$7,743,881 64	\$59,932,387 05	17
\$37,437,495 06	\$5,911,083 45	\$15,038,547 92	\$6,779,549 96	\$52,510,287 79	18
520,764 50	30,353 00	145,646 25	64,271 25	569,900 50	19
—	—	—	—	—	20
—	—	—	—	—	21
545,995 10	—	32,195 48	27,498 40	28,320 11	22
669,929 49	57,158 04	195,280 44	1,703 00	527,746 61	23
589,794 36	11,795 43	300,865 32	20,369 89	276,149 39	24
—	56,636 45	6,860 09	—	165,276 17	25
51,754 15	2,509 33	7,197 85	567 98	124,523 64	26
1,962,000 00	443,829 69	855,793 37	340,612 82	3,253,600 00	27
5.17	7.47	5.63	4.98	6.13	28
1,487,749 13	187,025 64	567,524 71	509,308 34	2,476,582 84	29
3.92	3.15	3.73	7.44	4.67	30
\$43,265,481 79	\$6,700,393 03	\$17,149,911 43	\$7,743,881 64	\$59,932,387 05	31
21,990	6,055	13,310	3,761	34,031	32
3,995	424	1,365	594	2,819	33
2,452	468	1,393	420	2,932	34
23,533	6,011	13,282	3,935	33,918	35
4	3½	3½	3½	3½	36
\$1,321,052 18	\$183,986 97	\$484,311 82	\$229,430 77	\$1,796,734 85	37
67,631	7,804	42,524	9,523	89,753	38
34,305	6,465	20,195	7,123	53,088	39
\$12,883,516 88	\$1,084,852 14	\$5,078,056 51	\$2,035,249 33	\$13,486,780 37	40
\$8,533,238 71	\$1,237,917 57	\$4,754,712 96	\$1,793,479 35	\$13,454,358 48	41
\$1,588 00	\$968 00	\$1,121 00	\$1,722 00	\$1,547 00	42
2,625	581	1,743	561	3,864	43
\$11,350 00	\$4,359 00	\$6,124 00	\$7,554 00	\$9,147 00	44
3,221	88	585	149	787	45
\$637 00	\$1,180 00	\$948 00	\$1,199 00	\$868 00	46
\$1,972,257 97	\$264,909 99	\$727,005 40	\$355,060 90	\$2,516,502 26	47
—	—	—	—	—	—
\$187,839 40	\$28,981 78	\$94,662 72	\$34,275 08	\$247,118 67	48
33,349 86	15,128 43	29,520 02	9,237 23	57,051 20	49
25,048 58	2,124 86	6,926 41	3,480 80	33,176 03	50
6,233 00	748 80	1,120 00	75 00	7,487 25	51
42,762 00	1,175 02	5,839 88	—	—	52
91,921 65	16,657 55	43,620 87	17,120 48	106,682 71	53
10 34	10 97	12 07	9 45	8 60	54

		RANDOLPH	READING
		RANDOLPH SAVINGS BANK	MECHANICS' SAVINGS BANK
Assets			
1	Cash, checks and items	\$64,145 78	\$154,126 51
2	Due from banks	89,244 64	103,560 49
3	U. S. Government obligations, direct and fully guaranteed	2,866,874 24	2,778,365 70
4	State, county and municipal obligations		30,000 00
5	Other bonds, notes and debentures	657,352 50	318,195 41
6	Bank and fire insurance company stocks, etc.	398,284 47	219,991 00
7	Real estate loans	9,101,709 87	7,771,995 93
8	Other loans	278,209 72	205,739 55
9	Banking premises	179,664 97	138,827 42
10	Furniture and fixtures	45,652 74	29,010 97
11	Other real estate owned, etc.	—	—
12	Taxes and insurance paid on mortgaged properties	—	659 82
13	Mortgage acquisition costs	17,936 58	13,579 12
14	Mutual Savings Central Fund, Inc.	1 00	4,205 33
15	Deposit Insurance Fund	5,790 70	4,461 20
16	All other assets		
17	Total	\$13,704,867 21	\$11,772,718 45
Liabilities			
18	Deposits	\$12,398,012 33	\$10,647,028 03
19	Club deposits	83,902 50	109,465 50
20	Borrowed money	—	—
21	Dividends on deposits, declared and unpaid	—	—
22	Unearned discount	8,642 46	842 03
23	Due to mortgagors	121,243 50	108,737 79
24	Mortgagors' payments not applied	25,112 53	42,243 59
25	Net interim income	54,284 64	62,376 96
26	All other liabilities	14,043 74	11,043 35
27	Guaranty Fund	606,348 73	412,460 27
28	Percentage to total deposits	4.86	3.83
29	Other surplus accounts	393,276 78	378,520 93
30	Percentage to total deposits	3.15	3.52
31	Total	\$13,704,867 21	\$11,772,718 45
General Information			
32	Number of deposit accounts October 31, 1960	11,850	11,980
33	Number of deposit accounts opened during period	1,686	1,269
34	Number of deposit accounts closed during period	1,335	1,247
35	Number of accounts October 31, 1961	12,201	12,002
36	Annual rate of ordinary and extra dividends paid during period	3%	3½
37	Amount of dividends paid during period	\$422,976 30	\$338,751 22
38	Number of deposits made during period	32,387	29,673
39	Number of withdrawals made during period	18,907	18,196
40	Amount deposited during period	\$4,314,148 39	\$4,165,520 09
41	Amount withdrawn during period	\$4,249,771 74	\$3,947,625 37
42	Average amount in each account	\$1,016 00	\$876 00
43	Number of real estate loans October 31	1,228	1,037
44	Average real estate loan	\$7,412 00	\$7,495 00
45	Number of other loans October 31	500	241
46	Average other loan	\$556 00	\$854 00
47	Gross income received during period	\$625,475 02	\$512,048 11
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$78,426 16	\$61,858 00
49	Bank building occupancy	26,698 03	18,151 45
50	Advertising	5,495 66	5,927 98
51	Contributions, etc.	145 00	1,849 46
52	State tax	1,462 42	—
53	Miscellaneous	40,876 76	35,534 04
54	Total of above costs per \$1,000 of deposits	12 35	11 58

ROCKLAND	ROCKPORT	SALEM		SHELburne	
ROCKLAND SAVINGS BANK	GRANITE SAVINGS BANK	SALEM SAVINGS BANK	SALEM FIVE CENTS SAVINGS BANK	SHELburne FALLS SAVINGS BANK	
\$97,830 25	\$36,392 72	\$263,111 18	\$692,879 65	\$37,184 79	1
247,517 63	32,725 31	1,056,841 87	698,002 86	46,130 52	2
3,261,357 32	1,111,766 60	18,818,286 06	14,926,123 33	1,235,174 85	3
—	—	845,709 80	802,890 14	16,960 95	4
140,000 00	100,527 78	8,136,563 07	8,929,213 55	412,364 90	5
257,420 80	142,849 19	3,870,860 02	3,977,405 36	118,781 39	6
9,614,971 44	2,508,361 59	31,917,674 38	50,723,999 77	2,812,201 64	7
232,604 48	166,353 12	453,839 90	542,485 52	141,606 74	8
81,366 72	23,457 91	93,280 60	223,042 85	18,841 60	9
31,890 13	11,357 85	52,445 46	113,203 59	6,140 47	10
4,347 64	—	—	—	20,865 67	11
368 02	—	—	—	—	12
892 72	—	—	167,744 59	—	13
24,095 03	5,420 71	100,671 89	105,082 27	9,985 73	14
1 00	1 00	1 00	20,966 42	1 00	15
9,407 75	4,275 53	20,595 88	34,225 73	—	16
\$14,004,070 93	\$4,143,489 31	\$65,629,881 11	\$81,957,265 68	\$4,876,240 25	17
\$12,499,528 45	\$3,750,319 03	\$56,000,091 12	\$72,861,910 19	\$4,415,044 75	18
95,297 50	27,514 25	251,368 00	572,112 00	34,790 00	19
—	—	—	—	—	20
—	—	—	—	—	21
44,673 15	868 36	10,539 96	92,402 93	9,051 27	22
109,316 92	13,325 47	716,611 80	879,099 36	19,357 01	23
53,574 44	14,073 75	83,323 44	200,752 66	23,900 46	24
37,988 89	12,622 68	81,737 92	—	5,985 38	25
3,589 79	6,608 37	29,058 24	24,761 84	1,190 34	26
732,102 00	143,114 00	3,897,000 00	4,003,367 66	216,578 08	27
5.81	3.79	6.93	5.45	4.87	28
427,999 79	175,043 40	4,560,150 63	3,320,859 04	150,342 96	29
3.39	4.63	8.11	4.52	3.38	30
\$14,004,070 93	\$4,143,489 31	\$65,629,881 11	\$81,957,265 68	\$4,876,240 25	31
10,442	3,084	23,833	38,750	4,826	32
1,302	271	1,955	5,970	274	33
1,143	224	2,210	4,214	318	34
10,601	3,131	23,578	40,506	4,782	35
3 3/4	3 1/2	3 1/2	3 13/16	3 3/4	36
\$426,018 05	\$118,558 89	\$2,073,042 43	\$2,602,914 93	\$139,409 89	37
23,041	7,344	48,470	124,837	8,496	38
14,836	4,129	26,796	54,806	4,675	39
\$3,110,862 68	\$1,065,051 66	\$9,973,229 95	\$21,587,039 12	\$973,178 18	40
\$3,042,297 34	\$873,415 07	\$9,866,147 98	\$18,417,415 54	\$878,516 78	41
\$1,176 00	\$1,194 00	\$2,369 00	\$1,799 00	\$923 00	42
1,423	464	2,988	4,453	633	43
\$6,757 00	\$5,406 00	\$10,682 00	\$11,390 00	\$4,442 00	44
163	215	377	432	179	45
\$1,427 00	\$774 00	\$1,204 00	\$1,255 00	\$791 00	46
\$617,655 48	\$184,605 03	\$2,662,533 75	\$3,421,716 10	\$208,124 48	47
\$75,426 00	\$23,164 17	\$172,997 28	\$292,497 46	\$21,967 70	48
26,190 14	5,895 12	29,065 78	61,083 52	1,737 12	49
4,766 23	1,655 79	20,031 56	38,367 20	1,281 80	50
399 00	393 38	4,900 00	4,400 00	80 00	51
3,086 32	667 08	11,720 32	42,124 67	1,261 32	52
45,353 99	11,954 69	82,327 86	140,462 33	16,498 60	53
12 41	11 66	5 73	7 95	9 71	54

		SOMERVILLE	
		SOMERSET SAVINGS BANK	SOMERVILLE SAVINGS BANK
Assets			
1	Cash, checks and items	\$107,862 61	\$83,174 11
2	Due from banks	141,662 85	255,268 44
3	U. S. Government obligations, direct and fully guaranteed	2,509,530 35	9,209,909 93
4	State, county and municipal obligations	—	25,215 92
5	Other bonds, notes and debentures	447,541 22	3,372,722 57
6	Bank and fire insurance company stocks, etc.	622,578 06	781,151 02
7	Real estate loans	7,719,106 33	9,838,259 96
8	Other loans	100,558 38	101,715 91
9	Banking premises	114,118 25	39,349 19
10	Furniture and fixtures	14,019 47	19,515 35
11	Other real estate owned, etc.	—	—
12	Taxes and insurance paid on mortgaged properties	518 00	—
13	Mortgage acquisition costs	17,731 54	—
14	Mutual Savings Central Fund, Inc.	11,314 95	44,813 20
15	Deposit Insurance Fund	1 00	31,410 20
16	All other assets	4,505 35	8,416 81
17	Total	\$11,811,048 36	\$23,810,922 61
Liabilities			
18	Deposits	\$10,361,314 46	\$20,377,028 10
19	Club deposits	221,379 50	333,346 00
20	Borrowed money	—	—
21	Dividends on deposits, declared and unpaid	—	—
22	Unearned discount	5,412 39	33,962 19
23	Due to mortgagors	4,000 00	44,739 10
24	Mortgagors' payments not applied	60,912 01	71,934 07
25	Net interim income	15,419 86	257,346 29
26	All other liabilities	13,706 40	2,224 02
27	Guaranty Fund	444,000 00	1,520,000 00
28	Percentage to total deposits	4.19	7.34
29	Other surplus accounts	684,903 74	1,170,342 84
30	Percentage to total deposits	6.47	5.65
31	Total	\$11,811,048 36	\$23,810,922 61
General Information			
32	Number of deposit accounts October 31, 1960	9,784	11,483
33	Number of deposit accounts opened during period	1,220	885
34	Number of deposit accounts closed during period	1,409	362
35	Number of accounts October 31, 1961	9,595	12,006
36	Annual rate of ordinary and extra dividends paid during period	3½	3¾
37	Amount of dividends paid during period	\$335,636 49	\$745,207 46
38	Number of deposits made during period	25,451	22,253
39	Number of withdrawals made during period	14,602	12,105
40	Amount deposited during period	\$3,149,323 51	\$3,719,765 78
41	Amount withdrawn during period	\$2,906,120 38	\$3,687,406 34
42	Average amount in each account	\$1,080 00	\$1,661 00
43	Number of real estate loans October 31	857	886
44	Average real estate loan	\$9,007 00	\$11,104 00
45	Number of other loans October 31	122	126
46	Average other loan	\$824 00	\$807 00
47	Gross income received during period	\$533,140 89	\$1,088,244 99
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$69,527 87	\$130,420 88
49	Bank building occupancy	23,137 26	16,640 72
50	Advertising	3,907 22	4,019 90
51	Contributions, etc.	675 00	2,266 47
52	State tax	—	6,703 02
53	Miscellaneous	34,427 00	39,169 12
54	Total of above costs per \$1,000 of deposits	12 70	9 78

SOUTH-BRIDGE	SPENCER	SPRINGFIELD			
SOUTHBRIDGE SAVINGS BANK	SPENCER SAVINGS BANK	HAMPDEN SAVINGS BANK	SPRINGFIELD FIVE CENTS SAVINGS BANK	SPRINGFIELD INSTITUTION FOR SAVINGS	
\$76,992 48	\$45,901 59	\$153,124 98	\$243,694 49	\$714,643 50	1
311,947 33	154,701 01	790,184 69	550,038 61	990,747 19	2
5,280,704 06	1,175,728 40	7,861,208 93	22,166,888 89	44,934,615 01	3
1,410,024 68	296,983 36	—	—	1,771,700 22	4
735,032 11	1,113,872 09	1,439,685 58	400,318 75	4,159,958 69	5
818,117 94	564,331 79	—	—	8,482,954 81	6
12,701,198 55	5,458,683 66	20,091,314 42	47,485,243 19	123,031,660 53	7
216,336 06	148,689 84	789,775 16	1,317,840 32	3,023,437 41	8
147,919 18	35,760 88	384,541 07	388,798 25	403,836 73	9
17,436 26	9,400 24	20,619 09	75,507 99	171,216 17	10
14,567 75	—	13,000 00	184,839 26	267,630 78	11
816 48	928 55	—	6,606 29	—	12
—	—	14,713 44	4,484 52	110 46	13
31,730 79	9,376 40	47,367 31	105,448 62	262,518 08	14
1 00	1 00	5,445 00	25,952 67	63,284 50	15
3,591 72	6,136 23	36,530 58	21,233 19	132,275 15	16
\$21,766,416 39	\$9,020,495 04	\$31,647,510 25	\$72,976,895 04	\$188,410,589 23	17
\$18,960,599 32	\$7,822,007 50	\$27,753,040 21	\$64,816,184 05	\$161,832,707 69	18
80,316 25	—	278,825 00	330,011 00	998,086 00	19
—	—	—	—	—	20
—	—	—	—	—	21
57,429 34	—	158,671 92	174,561 95	1,272,628 62	22
118,290 34	52,968 75	53,700 00	231,165 50	882,373 00	23
60,256 49	31,600 51	635,981 47	1,348,000 10	3,200,047 95	24
266,917 75	101,736 13	—	655,514 60	2,128,839 35	25
2,193 53	303 40	36,952 66	59,532 29	351,801 94	26
1,013,500 00	569,003 48	1,520,600 00	2,963,000 00	8,401,375 00	27
5.32	7.27	5.42	4.55	5.15	28
1,206,913 37	442,875 27	1,209,738 99	2,398,925 55	9,342,729 68	29
6.34	5.66	4.32	3.68	5.73	30
\$21,766,416 39	\$9,020,495 04	\$31,647,510 25	\$72,976,895 04	\$188,410,589 23	31
10,300	6,310	11,282	36,070	98,225	32
938	486	1,190	5,864	11,750	33
878	672	1,165	3,818	10,155	34
10,360	6,124	11,307	38,116	99,820	35
3%	4	3%	3%	3%	36
\$657,455 95	\$286,126 70	\$1,002,810 77	\$2,310,386 84	\$5,846,746 35	37
21,097	10,147	20,763	80,969	332,595	38
12,305	6,657	10,283	43,317	141,586	39
\$4,154,889 51	\$1,511,630 61	\$5,605,448 61	\$13,875,108 60	\$40,072,687 70	40
\$4,458,019 27	\$1,568,053 14	\$4,987,076 92	\$13,653,318 37	\$35,967,128 29	41
\$1,815 00	\$1,277 00	\$2,455 00	\$1,700 00	\$1,611 00	42
1,553	1,080	2,717	5,792	13,833	43
\$8,178 00	\$5,054 00	\$7,395 00	\$8,198 00	\$8,894 00	44
182	93	1,205	1,232	3,189	45
\$1,188 00	\$1,599 00	\$655 00	\$1,070 00	\$948 00	46
\$892,040 03	\$381,471 27	\$1,365,849 57	\$3,165,172 04	\$7,969,673 66	47
\$70,885 67	\$30,132 61	\$138,515 90	\$245,909 18	\$587,630 00	48
17,822 95	5,939 75	44,973 02	54,699 28	141,873 75	49
7,334 43	4,969 92	19,792 70	35,130 77	56,766 21	50
725 00	100 00	5,143 68	10,939 43	23,456 89	51
2,939 40	3,634 63	5,012 20	—	204,722 24	52
33,102 24	21,607 60	57,813 80	125,400 19	291,142 12	53
7 00	8 48	9 77	7 28	8 07	54

		STONEHAM	TAUNTON
		STONEHAM SAVINGS BANK	BRISTOL COUNTY SAVINGS BANK
Assets			
1	Cash, checks and items	\$125,010 29	\$196,338 13
2	Due from banks	464,158 77	288,360 29
3	U. S. Government obligations, direct and fully guaranteed	1,696,068 66	8,018,073 04
4	State, county and municipal obligations	129,260 94	
5	Other bonds, notes and debentures	1,347,480 17	1,370,792 09
6	Bank and fire insurance company stocks, etc.	791,375 52	897,877 50
7	Real estate loans	10,407,709 44	11,261,672 25
8	Other loans	289,922 16	196,242 63
9	Banking premises	205,225 55	173,361 36
10	Furniture and fixtures	28,397 88	16,900 55
11	Other real estate owned, etc.	—	10,853 27
12	Taxes and insurance paid on mortgaged properties	189 80	2,862 58
13	Mortgage acquisition costs	—	261 41
14	Mutual Savings Central Fund, Inc.	15,629 62	40,219 03
15	Deposit Insurance Fund	1 00	1 00
16	All other assets	37,602 58	5,126 02
17	Total	\$15,538,032 38	\$22,478,941 15
Liabilities			
18	Deposits	\$13,573,865 10	\$20,022,024 31
19	Club deposits	63,760 00	245,401 50
20	Borrowed money	—	—
21	Dividends on deposits, declared and unpaid	—	—
22	Unearned discount	10,906 51	43,012 75
23	Due to mortgagors	245,012 86	267,614 45
24	Mortgagors' payments not applied	48,845 11	45,193 19
25	Net interim income	3,294 65	63,687 86
26	All other liabilities	17,684 24	10,799 47
27	Guaranty Fund	778,695 84	1,155,100 00
28	Percentage to total deposits	5.71	5.70
29	Other surplus accounts	795,968 07	626,107 62
30	Percentage to total deposits	5.84	3.09
31	Total	\$15,538,032 38	\$22,478,941 15
General Information			
32	Number of deposit accounts October 31, 1960	8,938	14,782
33	Number of deposit accounts opened during period	1,076	1,421
34	Number of deposit accounts closed during period	821	1,145
35	Number of accounts October 31, 1961	9,193	15,058
36	Annual rate of ordinary and extra dividends paid during period	3 3/4	3 3/4
37	Amount of dividends paid during period	\$480,572 58	\$688,411 75
38	Number of deposits made during period	24,505	28,757
39	Number of withdrawals made during period	14,107	15,997
40	Amount deposited during period	\$4,154,467 60	\$5,292,735 61
41	Amount withdrawn during period	\$3,644,574 05	\$4,323,403 27
42	Average amount in each account	\$1,477 00	\$1,330 00
43	Number of real estate loans October 31	1,330	1,564
44	Average real estate loan	\$7,825 00	\$7,201 00
45	Number of other loans October 31	307	227
46	Average other loan	\$944 00	\$865 00
47	Gross income received during period	\$685,743 37	\$923,448 01
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$61,194 44	\$87,314 33
49	Bank building occupancy	16,381 16	19,728 65
50	Advertising	2,570 53	8,197 46
51	Contributions, etc.	1,523 10	2,837 48
52	State tax	3,046 38	3,862 42
53	Miscellaneous	36,320 01	34,529 91
54	Total of above costs per \$1,000 of deposits	8 92	7 81

TAUNTON	UXBRIDGE	WAKEFIELD	WALTHAM	WARE	
TAUNTON SAVINGS BANK	UXBRIDGE SAVINGS BANK	WAKEFIELD SAVINGS BANK	WALTHAM SAVINGS BANK	WARE SAVINGS BANK	
\$133,971 45	\$34,895 46	\$69,849 14	\$348,156 46	\$28,381 74	1
217,531 48	189,195 60	346,657 00	637,595 50	503,120 04	2
8,420,939 09	2,714,313 26	8,539,993 57	10,052,321 76	4,652,545 93	3
21,327 50	540,564 31	430,131 06	298,583 32	1,592,795 49	4
1,610,995 25	1,343,085 93	745,131 00	3,623,611 14	2,220,561 78	5
197,951 41	8,850 95	1,031,404 75	1,093,950 48	2,664,329 86	6
9,147,231 82	8,823,421 69	14,377,185 37	26,165,269 94	26,515,010 00	7
180,203 36	185,001 95	169,036 98	322,450 22	349,243 66	8
121,641 65	78,100 00	60,600 00	208,416 56	193,434 63	9
33,225 03	9,000 00	12,657 00	69,724 73	60,866 71	10
23,807 89	—	—	13,024 77	220,738 08	11
48 00	—	—	163 80	—	12
746 76	14,660 68	9,672 00	5,019 49	119,967 11	13
37,495 01	21,229 35	31,277 22	54,769 81	58,299 43	14
1 00	1 00	6,822 83	1 00	13,661 90	15
5,443 89	2,064 92	19,011 78	7 476 40	41,918 74	16
\$20,152,560 59	\$13,964,385 10	\$25,849,429 70	\$42,900,535 38	\$39,234,875 10	17
\$18,048,148 35	\$11,844,807 10	\$22,849,459 65	\$38,262,980 15	\$33,314,872 68	18
198,002 50	70,897 00	141,286 00	122,111 00	128,254 25	19
—	—	—	—	—	20
26,117 33	1,216 66	—	33,191 65	26,985 62	21
114,356 12	167,346 89	252,991 18	320,278 59	141,083 19	22
4,639 00	123,365 10	93,536 24	174,787 30	1,171,520 55	23
172,713 33	153,451 70	221,268 73	64,685 09	125,573 61	24
9,777 85	53 05	21,153 24	17,552 25	11,398 87	25
1,339,602 36	856,500 00	1,282,000 00	2,016,000 00	2,125,000 00	26
7.34	7.19	5.58	5.25	6.35	27
239,203 75	746,747 60	987,734 66	1,888,949 35	2,190,186 33	28
1.31	6.27	4.30	4.92	6.55	29
\$20,152,560 59	\$13,964,385 10	\$25,849,429 70	\$42,900,535 38	\$39,234,875 10	30
14,379	7,196	15,025	19,166	14,492	31
1,362	511	1,618	2,648	941	32
1,346	577	1,267	1,596	1,094	33
14,395	7,130	15,376	20,218	14,339	34
3½	3½	3¾	3½	3¾	35
\$589,951 73	\$444,546 46	\$796,246 16	\$1,377,089 50	\$1,230,305 00	36
24,284	14,210	43,040	51,342	22,649	37
14,212	7,440	24,713	26,454	10,661	38
\$4,203,990 55	\$1,978,461 19	\$7,434,948 63	\$10,416,282 89	\$5,465,899 17	39
\$3,990,908 86	\$2,301,217 49	\$7,212,399 72	\$8,908,289 94	\$6,169,901 06	40
\$1,254 00	\$1,652 00	\$1,486 00	\$1,867 00	\$2,312 00	41
827	1,500	1,828	2,468	3,258	42
\$11,061 00	\$5,882 00	\$7,865 00	\$10,602 00	\$8,138 00	43
101	278	168	311	356	44
\$1,784 00	\$665 00	\$1,006 00	\$1,037 00	\$981 00	45
\$808,771 46	\$602,269 37	\$1,072,693 88	\$1,825,343 53	\$1,746,085 28	46
\$89,240 22	\$71,483 87	\$79,825 28	\$177,617 12	\$158,155 50	47
17,630 34	11,863 72	13,550 18	40,256 36	28,247 68	48
12,636 35	3,095 46	7,335 42	11,945 35	19,284 07	49
1,712 30	2,136 09	2,613 90	5,040 35	2,710 00	50
2,733 56	1,379 69	683 18	1,623 20	6,035 67	51
34,176 89	23,834 93	48,892 42	67,433 82	82,123 31	52
8 76	9 61	6 68	7 94	8 90	53

		WAREHAM	WARREN
		WAREHAM SAVINGS BANK	WARREN SAVINGS BANK
Assets			
1	Cash, checks and items	\$121,833 74	\$90,780 56
2	Due from banks	272,744 04	74,592 83
3	U. S. Government obligations, direct and fully guaranteed	7,426,710 05	703,729 33
4	State, county and municipal obligations	57,389 15	50,579 17
5	Other bonds, notes and debentures	1,606,794 25	744,955 64
6	Bank and fire insurance company stocks, etc.	910,784 01	271,230 97
7	Real estate loans	21,515,448 67	2,362,114 39
8	Other loans	827,547 63	84,148 66
9	Banking premises	205,016 55	40,023 69
10	Furniture and fixtures	85,342 52	6,918 36
11	Other real estate owned, etc.	11,923 97	65 69
12	Taxes and insurance paid on mortgaged properties	2,074 02	520 01
13	Mortgage acquisition costs	—	7,332 94
14	Mutual Savings Central Fund, Inc.	28,551 92	1 00
15	Deposit Insurance Fund	1 00	3,719 06
16	All other assets	13,870 16	
17	Total	\$33,086,031 68	\$4,440,712 30
Liabilities			
18	Deposits	\$29,346,084 27	\$3,817,108 05
19	Club deposits	26,251 60	59,081 50
20	Borrowed money	—	—
21	Dividends on deposits, declared and unpaid	—	—
22	Unearned discount	894 72	—
23	Due to mortgagors	252,767 61	13,709 87
24	Mortgagors' payments not applied	51,994 67	38,754 04
25	Net interim income	392,942 23	14,024 48
26	All other liabilities	35,755 18	6,869 20
27	Guaranty Fund	1,401,700 00	286,000 00
28	Percentage to total deposits	4.77	7.38
29	Other surplus accounts	1,577,641 40	205,165 16
30	Percentage to total deposits	5.37	5.29
31	Total	\$33,086,031 68	\$4,440,712 30
General Information			
32	Number of deposit accounts October 31, 1960	16,758	2,635
33	Number of deposit accounts opened during period	2,060	383
34	Number of deposit accounts closed during period	1,562	310
35	Number of accounts October 31, 1961	17,256	2,708
36	Annual rate of ordinary and extra dividends paid during period	3 3/4	3 3/4
37	Amount of dividends paid during period	\$1,012,983 99	\$134,335 63
38	Number of deposits made during period	35,200	5,875
39	Number of withdrawals made during period	23,191	3,184
40	Amount deposited during period	\$8,984,945 60	\$932,745 83
41	Amount withdrawn during period	\$7,595,029 07	\$839,996 62
42	Average amount in each account	\$1,701 00	\$1,410 00
43	Number of real estate loans October 31	3,599	413
44	Average real estate loan	\$5,978 00	\$5,719 00
45	Number of other loans October 31	449	87
46	Average other loan	\$1,843 00	\$967 00
47	Gross income received during period	\$1,470,071 83	\$191,618 94
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$179,956 45	\$24,392 25
49	Bank building occupancy	34,470 93	4,559 22
50	Advertising	9,423 07	1,597 73
51	Contributions, etc.	897 00	40 00
52	State tax	3,142 83	2,008 40
53	Miscellaneous	50,473 04	12,013 78
54	Total of above costs per \$1,000 of deposits	9 48	11 69

WATERTOWN	WEBSTER	WELLFLEET	WEST-BOROUGH	WESTFIELD	
WATERTOWN SAVINGS BANK	WEBSTER FIVE CENTS SAVINGS BANK	WELLFLEET SAVINGS BANK	WESTBOROUGH SAVINGS BANK	WESTFIELD SAVINGS BANK	
\$146,707 58	\$46,046 07	\$18,026 26	\$34,017 97	\$189,661 90	1
434,998 72	129,080 15	125,780 91	126,275 75	131,074 99	2
5,957,907 20	5,723,523 87	1,202,785 37	2,415,375 52	6,522,476 40	3
—	438,813 61	9,865 78	359,857 78	—	4
150,000 00	3,438,511 37	—	100,731 00	1,400,456 05	5
1,528,150 42	1,397,085 06	149,944 98	375,122 49	1,982,896 65	6
20,413,773 31	9,818,632 95	2,786,577 68	7,140,567 80	23,297,329 89	7
157,032 59	187,730 67	203,054 69	110,022 24	918,723 72	8
149,669 41	209,194 61	24,470 51	76,254 89	283,620 68	9
54,302 68	40,367 13	7,818 39	33,173 93	130,144 46	10
36,607 22	—	—	9,159 96	75,767 52	11
—	—	36 62	128 58	—	12
62,005 89	—	—	—	—	13
26,315 50	30,666 30	6,505 92	14,821 26	48,992 85	14
1 00	1 00	1,952 22	1 00	1 00	15
36,171 35	28,778 50	2,128 57	8,326 97	28,466 62	16
\$29,151,642 87	\$21,488,430 69	\$4,538,947 90	\$10,803,840 14	\$35,009,612 73	17
\$26,054,439 80	\$18,873,048 64	\$4,044,746 87	\$9,558,296 29	\$30,532,536 31	18
49,597 50	19 00	18,534 00	80,761 25	200,805 50	19
—	—	—	—	—	20
53,372 76	—	5,057 42	3,709 93	4,593 68	21
285,749 21	161,114 04	57,307 31	133,520 08	661,168 32	22
222,490 97	38,651 99	14,419 53	62,972 74	152,292 62	23
37,283 46	241,036 83	1,776 36	—	373,341 76	24
31,250 81	3,378 32	2,098 95	3,199 52	16,599 81	25
986,000 00	996,515 00	163,900 00	494,776 48	1,198,600 00	26
3.78	5.28	4.03	5.13	3.90	27
1,431,458 36	1,174,666 87	231,107 46	466,603 85	1,869,674 73	28
5.49	6.22	5.69	4.84	6.08	29
\$29,151,642 87	\$21,488,430 69	\$4,538,947 90	\$10,803,840 14	\$35,009,612 73	30
14,617	10,462	2,794	7,758	22,352	31
1,802	861	244	1,076	2,816	32
1,878	673	185	712	2,076	33
14,541	10,650	2,853	8,122	23,092	34
37 1/2	3 1/2	3 1/2	3 1/2	3 1/2	35
\$925,200 67	\$664,781 28	\$140,450 30	\$323,973 62	\$1,001,523 60	36
49,716	21,830	4,397	23,288	47,229	37
22,379	9,873	3,615	12,236	24,312	38
\$7,978,239 13	\$3,370,919 05	\$1,172,373 51	\$2,738,876 98	\$7,573,333 46	39
\$7,096,690 05	\$3,058,569 17	\$1,124,211 46	\$2,719,454 64	\$7,128,131 71	40
\$1,774 00	\$1,772 00	\$1,418 00	\$1,177 00	\$1,310 00	41
2,125	1,507	616	1,022	3,023	42
\$9,606 00	\$6,515 00	\$4,524 00	\$6,987 00	\$7,707 00	43
130	154	205	159	949	44
\$1,208 00	\$1,219 00	\$990 00	\$692 00	\$968 00	45
\$1,200,476 61	\$804,451 85	\$208,612 89	\$488,308 41	\$1,518,661 79	46
\$137,136 05	\$37,734 08	\$36,062 37	\$55,984 87	\$170,954 47	47
30,063 78	19,680 32	5,019 99	17,334 77	38,239 44	48
10,727 79	4,938 86	1,800 48	3,901 32	20,475 30	49
550 00	3,338 85	978 60	—	2,043 00	50
1,635 08	11,114 57	401 39	—	4,392 94	51
60,724 96	36,956 42	17,382 37	30,526 06	77,889 27	52
9 24	6 03	15 24	11 27	10 28	53
					54

		WESTFIELD	WEYMOUTH
		WORONOCO SAVINGS BANK	EAST WEYMOUTH SAVINGS BANK
	Assets		
1	Cash, checks and items	\$151,259 64	\$26,017 41
2	Due from banks	235,550 80	130,238 72
3	U. S. Government obligations, direct and fully guaranteed	4,749,566 08	2,736,135 28
4	State, county and municipal obligations	40,086 26	—
5	Other bonds, notes and debentures	1,271,880 17	486,963 45
6	Bank and fire insurance company stocks, etc.	1,131,928 87	206,060 98
7	Real estate loans	16,455,645 11	3,015,299 70
8	Other loans	440,401 00	33,025 39
9	Banking premises	205,706 96	6,128 46
10	Furniture and fixtures	96,927 62	1,797 19
11	Other real estate owned, etc.	34,282 10	—
12	Taxes and insurance paid on mortgaged properties	1,918 01	—
13	Mortgage acquisition costs	2,552 30	1,078 07
14	Mutual Savings Central Fund, Inc.	32,598 96	11,069 74
15	Deposit Insurance Fund	1 00	1 00
16	All other assets	20,641 50	680 21
17	Total	\$24,870,946 38	\$6,654,495 60
	Liabilities		
18	Deposits	\$21,887,325 49	\$5,848,582 40
19	Club deposits	109,425 50	—
20	Borrowed money	—	—
21	Dividends on deposits, declared and unpaid	—	—
22	Unearned discount	42,790 25	—
23	Due to mortgagors	192,003 11	500 00
24	Mortgagors' payments not applied	317,040 37	6,915 58
25	Net interim income	—	3,927 55
26	All other liabilities	11,599 00	1,016 65
27	Guaranty Fund	946,100 00	419,237 31
28	Percentage to total deposits	4.30	7.16
29	Other surplus accounts	1,364,662 66	374,316 11
30	Percentage to total deposits	6.20	6.40
31	Total	\$24,870,946 38	\$6,654,495 60
	General Information		
32	Number of deposit accounts October 31, 1960	15,312	4,185
33	Number of deposit accounts opened during period	2,244	420
34	Number of deposit accounts closed during period	1,821	367
35	Number of accounts October 31, 1961	15,735	4,238
36	Annual rate of ordinary and extra dividends paid during period	3 $\frac{3}{4}$	3 $\frac{3}{4}$
37	Amount of dividends paid during period	\$754,588 61	\$206,187 73
38	Number of deposits made during period	67,633	9,564
39	Number of withdrawals made during period	26,910	5,527
40	Amount deposited during period	\$5,983,566 53	\$1,562,496 15
41	Amount withdrawn during period	\$5,765,990 25	\$1,555,550 88
42	Average amount in each account	\$1,370 00	\$1,380 00
43	Number of real estate loans October 31	2,174	416
44	Average real estate loan	\$7,569 00	\$7,248 00
45	Number of other loans October 31	744	32
46	Average other loan	\$591 00	\$1,032 00
47	Gross income received during period	\$1,102,898 93	\$264,813 39
	Classification of Expenses, Cost per \$1,000 of Deposits		
48	Salaries, fees, bonuses, etc.	\$121,040 31	\$22,880 99
49	Bank building occupancy	26,663 54	2,885 22
50	Advertising	8,653 54	120 71
51	Contributions, etc.	600 00	271 59
52	State tax	4,834 79	—
53	Miscellaneous	73,654 78	10,334 45
54	Total of above costs per \$1,000 of deposits	10 77	6 23

WEYMOUTH		WHITMAN	WILLIAMS-BURG	WILLIAMS-TOWN	
SOUTH WEYMOUTH SAVINGS BANK	WEYMOUTH SAVINGS BANK	WHITMAN SAVINGS BANK	HAYDENVILLE SAVINGS BANK	WILLIAMSTOWN SAVINGS BANK	
\$152,607 44	\$61,885 17	\$94,050 20	\$39,176 78	\$49,174 31	1
219,153 34	157,087 00	329,042 01	90,351 10	195,922 24	2
4,298,383 54	3,477,366 58	4,523,546 08	664,946 40	4,111,911 09	3
669,822 78	390,027 60	181,966 00	309,228 88	295,755 75	4
3,431,263 53	1,297,131 49	761,584 77	15,325 00	89,937 50	5
1,400,387 24	388,770 51	291,946 69	15,465 10	626,918 10	6
15,938,428 52	12,986,377 49	9,715,966 48	2,477,156 65	9,659,196 37	7
169,147 75	82,906 55	103,852 37	236,206 51	139,314 65	8
48,029 26	88,607 56	15,000 00	84,564 71	250,677 31	9
41,099 65	21,910 06	7,717 26	33,555 82	76,499 09	10
4,034 72	10,074 42	5,878 78	—	32,602 40	11
—	197 82	12,622 46	812 92	5,067 97	12
34,966 29	16,513 29	—	—	—	13
28,865 86	29,223 17	16,996 90	6,454 96	20,161 42	14
1 00	1 00	1 00	1 00	1 00	15
13,520 61	28,422 66	15,438 45	1,796 98	7,996 88	16
\$26,449,711 53	\$19,036,502 37	\$16,075,609 45	\$3,975,042 81	\$15,561,136 08	17
\$23,352,797 10	\$16,784,184 06	\$13,917,245 65	\$3,507,214 10	\$13,742,923 76	18
72,438 00	3,752 00	253,877 75	23,658 50	30,988 00	19
—	—	—	—	—	20
1,558 51	—	7,394 54	4,449 24	—	21
379,371 23	106,773 00	124,678 55	6,189 53	169,721 23	22
135,893 27	46,901 67	19,646 74	—	—	23
302,179 01	83,130 03	14,483 33	27,100 99	38,718 37	24
3,079 64	5,512 49	5,184 30	973 28	505 01	25
1,033,570 82	952,750 00	1,000,000 00	219,700 00	687,191 34	26
4.41	5.67	7.06	6.22	4.99	27
1,168,823 95	1,053,499 12	733,098 59	185,757 17	891,088 37	28
4.99	6.27	5.17	5.26	6.47	29
\$26,449,711 53	\$19,036,502 37	\$16,075,609 45	\$3,975,042 81	\$15,561,136 08	30
11,081	9,258	11,243	3,328	6,525	31
1,064	899	845	272	641	32
807	929	1,197	249	609	33
11,338	9,228	10,891	3,351	6,557	34
334	334	374	314	334	35
\$828,013 58	\$595,388 90	\$514,444 30	\$109,896 50	\$496,970 18	36
28,246	21,421	22,681	5,378	13,879	37
16,765	12,913	14,311	3,665	6,666	38
\$5,012,310 66	\$3,842,864 24	\$3,209,818 08	\$849,215 64	\$3,179,090 83	39
\$4,978,480 07	\$3,669,602 35	\$3,251,351 11	\$941,816 61	\$3,482,180 35	40
\$2,060 00	\$1,819 00	\$1,274 00	\$1,040 00	\$2,096 00	41
2,060	1,798	1,390	646	1,207	42
\$7,737 00	\$7,222 00	\$6,990 00	\$3,834 00	\$8,003 00	43
177	94	132	418	137	44
\$956 00	\$882 00	\$787 00	\$565 00	\$1,017 00	45
\$1,144,169 17	\$802,664 84	\$643,584 64	\$171,814 49	\$657,949 67	46
\$75,596 61	\$91,370 56	\$45,594 47	\$24,315 66	\$53,528 23	47
11,828 18	14,928 40	7,533 14	6,845 63	22,405 34	48
5,604 75	5,758 50	3,340 40	1,032 41	5,476 41	49
1,810 67	771 87	1,251 60	90 00	315 00	50
10,341 48	—	47 77	83 80	25 93	51
42,980 62	34,020 07	22,803 31	18,784 21	40,367 44	52
6 35	8 75	5 79	14 58	8 89	53
					54

		WINCHENDON	WINCHESTER
		WINCHENDON SAVINGS BANK	WINCHESTER SAVINGS BANK
Assets			
1	Cash, checks and items	\$52,169 65	\$117,508 61
2	Due from banks	267,158 86	481,412 17
3	U. S. Government obligations, direct and fully guaranteed	2,679,565 01	5,975,558 99
4	State, county and municipal obligations	—	—
5	Other bonds, notes and debentures	1,328,812 19	564,971 00
6	Bank and fire insurance company stocks, etc.	581,614 41	596,155 84
7	Real estate loans	7,089,883 90	13,801,720 85
8	Other loans	150,455 94	226,815 95
9	Banking premises	33,099 44	17,300 00
10	Furniture and fixtures	8,349 64	3,588 45
11	Other real estate owned, etc.	—	—
12	Taxes and insurance paid on mortgaged properties	162 71	2,064 18
13	Mortgage acquisition costs	31,387 78	31,194 20
14	Mutual Savings Central Fund, Inc.	13,351 53	21,852 04
15	Deposit Insurance Fund	1 00	3,686 53
16	All other assets	5,785 07	2,551 16
17	Total	\$12,241,797 13	\$21,846,379 97
Liabilities			
18	Deposits	\$10,300,253 44	\$18,976,430 61
19	Club deposits	147,114 00	132,608 50
20	Borrowed money	—	—
21	Dividends on deposits, declared and unpaid	185,778 22	—
22	Unearned discount	—	—
23	Due to mortgagors	18,899 61	320,893 85
24	Mortgagors' payments not applied	105,110 55	261,225 66
25	Net interim income	—	—
26	All other liabilities	204 14	3,848 58
27	Guaranty Fund	752,257 80	1,080,000 00
28	Percentage to total deposits	7.20	5.65
29	Other surplus accounts	732,179 37	1,071,462 77
30	Percentage to total deposits	7.01	5.61
31	Total	\$12,241,797 13	\$21,846,379 97
General Information			
32	Number of deposit accounts October 31, 1960	7,826	10,471
33	Number of deposit accounts opened during period	548	1,469
34	Number of deposit accounts closed during period	555	884
35	Number of accounts October 31, 1961	7,819	11,056
36	Annual rate of ordinary and extra dividends paid during period	3%	3%
37	Amount of dividends paid during period	\$377,567 36	\$637,030 53
38	Number of deposits made during period	9,610	29,424
39	Number of withdrawals made during period	6,411	14,219
40	Amount deposited during period	\$1,766,695 90	\$6,437,595 68
41	Amount withdrawn during period	\$1,511,280 31	\$5,788,731 68
42	Average amount in each account	\$1,310 00	\$1,698 00
43	Number of real estate loans October 31	1,078	1,389
44	Average real estate loan	\$6,576 00	\$9,936 00
45	Number of other loans October 31	145	162
46	Average other loan	\$1,037 00	\$1,400 00
47	Gross income received during period	\$483,927 11	\$863,818 91
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$43,589 58	\$64,379 50
49	Bank building occupancy	7,107 49	7,586 41
50	Advertising	1,106 36	5,708 18
51	Contributions, etc.	146 00	2,578 31
52	State tax	857 42	—
53	Miscellaneous	22,122 61	20,051 94
54	Total of above costs per \$1,000 of deposits	7 27	5 29

WINTHROP	WOBURN	WORCESTER			
WINTHROP SAVINGS BANK	WOBURN FIVE CENTS SAVINGS BANK	BAY STATE SAVINGS BANK	PEOPLE'S SAVINGS BANK, IN THE CITY OF WORCESTER	WORCESTER COUNTY INSTITUTION FOR SAVINGS	
\$28,601 04	\$168,275 13	\$131,967 84	\$254,784 97	\$573,526 07	1
223,189 73	518,240 20	362,621 66	1,743,237 51	2,469,669 68	2
1,461,439 96	5,423,868 25	6,375,700 97	25,291,642 09	46,141,434 05	3
4,175 09	—	4,897 40	—	209,609 18	4
19,880 82	1,061,627 93	855,313 96	2,484,762 13	1,115,683 14	5
152,704 64	1,008,721 46	552,195 26	2,861,478 64	334,818 83	6
3,193,974 99	14,658,311 26	14,395,171 11	58,304,631 57	116,694,964 95	7
26,215 00	106,951 48	255,746 02	359,801 25	1,401,295 64	8
—	191,189 23	—	435,351 78	915,460 25	9
4,068 66	63,957 38	42,898 89	79,476 67	60,553 77	10
44,274 21	—	11,669 12	69,775 37	145,819 65	11
—	—	1,197 79	3,826 04	—	12
—	—	—	25,497 92	109,248 49	13
6,682 95	37,789 68	24,263 34	151,652 53	251,188 67	14
903 44	1 00	1 00	1 00	—	15
1,166 72	73,231 84	4,492 78	44,377 94	828,981 13	16
\$5,167,277 25	\$23,312,164 84	\$23,018,137 14	\$92,110,297 41	\$171,252,253 50	17
\$4,563,361 77	\$20,120,795 44	\$20,241,589 83	\$79,801,497 69	\$148,153,885 01	18
93,641 00	112,276 00	121,390 50	464,392 62	940,664 91	19
—	—	—	—	—	20
—	20,819 08	43,478 39	361,458 91	414,361 46	21
60,792 07	110,114 08	180,224 44	203,197 91	1,676,938 59	22
5,373 30	604,008 74	128,774 92	1,357,571 99	3,975,046 25	23
—	253,982 35	148,173 04	847,285 89	—	24
3,326 49	17,505 67	9,360 26	95,768 47	296,371 06	25
204,573 76	1,315,500 00	1,041,600 00	5,222,500 00	8,255,719 59	26
4.39	6.50	5.12	6.51	5.54	27
236,208 86	757,163 48	1,103,545 76	3,756,623 93	7,539,266 63	28
5.07	3.74	5.41	4.68	5.06	29
\$5,167,277 25	\$23,312,164 84	\$23,018,137 14	\$92,110,297 41	\$171,252,253 50	30
5,569	14,842	12,460	55,553	93,705	31
514	1,396	919	4,394	11,499	32
606	1,488	1,243	5,214	8,299	33
5,477	14,750	12,136	54,733	96,905	34
3%	3%	3%	3%	4 1/4	35
\$148,620 46	\$685,819 41	\$750,060 98	\$2,962,554 02	\$5,606,336 52	36
17,696	35,294	22,439	107,622	234,747	37
9,192	22,275	12,304	69,429	127,746	38
\$1,808,277 80	\$4,890,095 34	\$3,982,362 35	\$13,868,949 52	\$43,087,358 40	39
\$1,725,248 87	\$5,143,842 18	\$4,062,632 12	\$15,328,536 80	\$32,051,089 23	40
833 00	1,364 00	1,665 00	1,455 00	1,529 00	41
310	1,963	2,006	7,443	15,657	42
\$10,303 00	\$7,467 00	\$7,176 00	\$7,833 00	\$7,453 00	43
29	101	266	377	1,682	44
904 00	1,059 00	961 00	954 00	833 00	45
\$213,626 08	\$993,498 23	\$976,552 34	\$3,917,115 62	\$7,063,018 73	46
—	—	—	—	—	47
\$22,403 00	\$105,292 69	\$67,289 56	\$322,754 52	\$474,230 63	48
1,900 91	35,362 05	16,763 09	90,591 97	139,972 37	49
722 13	4,046 87	9,476 15	38,532 67	50,381 53	50
75 00	1,700 00	415 00	11,578 87	5,720 00	51
2,106 14	—	—	41,422 34	11,498 46	52
13,658 50	52,231 78	37,221 59	133,313 08	260,730 62	53
8 05	9 87	6 47	8 00	6 36	54

Assets	
1	Cash, checks and items
2	Due from banks
3	U. S. Government obligations, direct and fully guaranteed
4	State, county and municipal obligations
5	Other bonds, notes and debentures
6	Bank and fire insurance company stocks, etc.
7	Real estate loans
8	Other loans
9	Banking premises
10	Furniture and fixtures
11	Other real estate owned, etc.
12	Taxes and insurance paid on mortgaged properties
13	Mortgage acquisition costs
14	Mutual Savings Central Fund, Inc.
15	Deposit Insurance Fund
16	All other assets
17	Total
Liabilities	
18	Deposits
19	Club deposits
20	Borrowed money
21	Dividends on deposits, declared and unpaid
22	Unearned discount
23	Due to mortgagors
24	Mortgagors' payments not applied
25	Net interim income
26	All other liabilities
27	Guaranty Fund
28	Percentage to total deposits
29	Other surplus accounts
30	Percentage to total deposits
31	Total
General Information	
32	Number of deposit accounts October 31, 1960
33	Number of deposit accounts opened during period
34	Number of deposit accounts closed during period
35	Number of accounts October 31, 1961
36	Annual rate of ordinary and extra dividends paid during period
37	Amount of dividends paid during period
38	Number of deposits made during period
39	Number of withdrawals made during period
40	Amount deposited during period
41	Amount withdrawn during period
42	Average amount in each account
43	Number of real estate loans October 31
44	Average real estate loan
45	Number of other loans October 31
46	Average other loan
47	Gross income received during period
Classification of Expenses, Cost per \$1,000 of Deposits	
48	Salaries, fees, bonuses, etc.
49	Bank building occupancy
50	Advertising
51	Contributions, etc.
52	State tax
53	Miscellaneous
54	Total of above costs per \$1,000 of deposits

WORCESTER		YARMOUTH	
WORCESTER FIVE CENTS SAVINGS BANK	WORCESTER MECHANICS SAVINGS BANK	BASS RIVER SAVINGS BANK	
\$486,800 71	\$232,996 56	\$125,146 30	1
1,309,692 96	1,414,347 18	358,058 69	2
31,988,312 69	16,253,676 55	5,939,811 80	3
956,047 43	—	—	4
1,456,804 64	1,748,169 89	3,371,261 88	5
3,174,288 57	2,218,656 53	587,419 36	6
73,743,018 84	41,134,815 85	18,244,470 50	7
716,279 80	439,840 05	1,341,835 93	8
429,200 79	—	185,933 36	9
—	103,199 26	42,392 06	10
67,513 75	48,696 37	8,373 68	11
14,023 14	862 99	—	12
—	187 15	—	13
121,549 74	104,774 53	27,330 14	14
—	1 00	9,773 21	15
25,692 23	46,202 09	22,916 25	16
\$114,489,225 29	\$63,746,426 60	\$30,264,723 16	17
\$98,417,345 87	\$55,369,242 01	\$27,371,325 05	18
322,857 77	266,235 50	78,301 00	19
—	—	—	20
—	—	—	21
1,095,924 60	305,093 10	49,949 33	22
1,399,898 89	274,210 21	299,321 53	23
125,333 99	841,068 05	65,477 52	24
11,384 65	643,482 82	121,254 13	25
98,864 94	21,582 21	24,977 51	26
6,787,000 00	3,723,000 00	742,152 88	27
6.87	6.69	2.70	28
6,230,614 58	2,302,512 10	1,511,964 21	29
6.31	4.14	5.51	30
\$114,489,225 29	\$63,746,426 00	\$30,264,723 16	31
63,659	27,037	12,881	32
3,981	2,232	2,391	33
4,634	2,130	1,307	34
63,006	27,139	13,965	35
4	4	394	36
\$3,707,825 90	\$2,055,646 59	\$899,048 54	37
157,852	59,108	36,077	38
78,851	35,839	20,921	39
\$18,009,714 50	\$11,763,064 15	\$10,815,254 47	40
\$17,331,950 63	\$10,004,964 91	\$7,796,270 08	41
\$1,562 00	\$2,040 00	\$1,956 00	42
9,922	4,573	2,200	43
\$7,432 00	\$8,995 00	\$8,293 00	44
756	402	937	45
\$947 00	\$1,094 00	\$1,432 00	46
\$4,796,893 42	\$2,698,989 26	\$1,286,086 81	47
\$368,258 25	\$233,319 55	\$116,373 43	48
105,875 67	52,428 96	18,914 30	49
37,296 24	27,841 85	15,719 04	50
11,317 19	7,768 27	1,603 34	51
80,886 53	43,492 21	2,763 74	52
190,290 45	94,000 95	81,752 75	53
8 07	8 29	8 66	54

MUTUAL SAVINGS CENTRAL FUND, INC.
STATEMENTS OF CONDITION, OCTOBER 31, 1961

LIQUIDITY FUND

Assets		Liabilities	
Balances with banks	\$ 111,170 58	Deposits	\$10,127,703 63
United States Government obligations direct and fully guaranteed	10,554,544 38	Surplus	549,315 68
All other assets	11,304 35		
Total Assets	\$10,677,019 31	Total Liabilities	\$10,677,019 31

DEPOSIT INSURANCE FUND

Assets		Liabilities	
Cash and cash items	\$ 100 00	Assessments from member banks	\$42,427,307 52
Balances with banks	397,890 96	All other liabilities	980 18
United States Government obligations direct and fully guaranteed	51,118,365 23	Surplus	9,123,285 30
All other assets	35,216 81		
Total Assets	\$51,551,573 00	Total Liabilities	\$51,551,573 00

SAVINGS BANK INVESTMENT FUND
STATEMENT OF CONDITION, OCTOBER 31, 1961

Assets		Liabilities	
Cash	\$ 139,967 23	Shares of beneficial interest (13,765)	\$15,373,862 90
Investments (at cost)	15,479,823 78	Income paid in by shareholders	7,346 64
Dividends receivable	39,941 95	Net current earned income	140,748 52
Interest income accrued	1,730 40	Expenses accrued	1,264 41
		Accounts payable, securities purchased	53,531 04
		Other payable items	90 00
		Capital surplus	1,683 23
		Earned surplus	20,863 21
		Realized gain on securities	62,073 41
Total Assets	\$15,661,463 36	Total Liabilities	\$15,661,463 36

SAVINGS BANKS EMPLOYEES RETIREMENT ASSOCIATION
STATEMENT OF CONDITION, OCTOBER 31, 1961

Assets		Liabilities	
Balances with national banks	\$ 321,494 44	Future service funds	\$17,038,364 31
United States Government obligations direct and fully guaranteed	2,495,343 98	Advance payments	1,727,774 81
Other bonds, notes and debentures	5,177,589 52	Other liabilities	3,109,464 06
Bank and Fire Insurance Company stocks	1,475,385 00		
Deposits in savings banks	543,000 00		
F.H.A. mortgage loans	9,297,452 40		
All other assets	2,565,337 84		
Total Assets	\$21,875,603 18	Total Liabilities	\$21,875,603 18

STATEMENTS RELATING TO SAVINGS BANKS INDEX

STATEMENT	PAGE
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4. Comparative statement of transactions	108
5. Operating expenses	109
6. Surplus	110
7. Various statistics from 1957 to 1961 inclusive	110

STATEMENT No. 1

COMPARATIVE STATEMENT OF CONDITION OF ALL SAVINGS BANKS

	October 31, 1961	October 31, 1960	% of Total Assets	
			1961	1960
ASSETS				
Cash, checks and items	\$30,753,296 57	\$29,971,493 56	.44	.46
Due from banks	81,436,561 06	80,903,398 94	1.17	1.24
U. S. Government obligations direct and fully guaranteed	1,745,657,545 93	1,737,620,779 01	25.02	26.72
State, county and municipal obligations	46,972,240 51	52,428,285 52	.67	.81
Other bonds, notes and debentures	333,260,408 05	332,318,750 11	4.78	5.11
Bank and Fire Insurance Company stocks, etc.	244,346,483 20	240,266,848 01	3.50	3.70
Real estate loans	4,331,857,004 80	3,879,889,751 47	62.10	59.67
Other loans	90,029,331 30	82,389,745 15	1.29	1.27
Banking premises	32,853,174 46	30,575,880 11	.47	.47
Furniture and fixtures	9,208,836 87	8,344,813 61	.13	.13
Other real estate owned, etc.	6,231,033 24	6,055,743 53	.09	.09
Taxes and insurance paid on mortgaged properties	318,835 02	293,276 66	.01	—
Mortgage acquisition costs	5,480,031 73	5,189,162 50	.08	.08
Mutual Savings Central Fund, Inc.	9,550,468 58	9,513,512 69	.14	.15
Deposit Insurance Fund	583,622 10	550,193 28	.01	.01
All other assets	7,084,587 75	5,663,453 70	.10	.09
TOTAL	\$6,975,623,461 17	\$6,501,975,087 85	100.	100.
LIABILITIES				
			% of Total Liabilities and Surplus Accounts	
Deposits	\$6,127,205,277 83	\$5,732,013,283 86	87.83	88.15
Club deposits	31,781,308 77	32,858,043 43	.45	.51
Borrowed money	—	—	—	—
Dividends on deposits, declared and unpaid	1,205,447 51	1,025,829 73	.02	.02
Unearned discount	22,121,020 36	17,101,109 09	.32	.26
Due to mortgagors	82,450,481 89	45,706,063 71	1.18	.70
Mortgagors' payments not applied	38,767,775 72	36,049,636 77	.56	.56
Net interim income	24,600,058 10	21,129,807 10	.35	.32
All other liabilities	5,947,033 84	4,965,409 30	.09	.08
Guaranty Fund	346,560,024 78	332,304,849 47	4.97	5.10
Surplus	294,985,032 37	279,821,055 39	4.23	4.30
TOTAL	\$6,975,623,461 17	\$6,501,975,087 85	100.	100.

STATEMENT No. 2
ANALYSIS OF EARNINGS — EXPENSES — PROFITS AND LOSSES

	Year Ending October 31, 1961
CURRENT OPERATING EARNINGS:	
(a) Interest and discounts on loans	\$201,662,211 89
(b) Interest on bonds	72,620,513 69
(c) Dividends on stocks	15,389,933 85
(d) Commissions, fees, etc.	1,615,991 10
(e) Real estate by foreclosure	64,117 16
(f) Other current operating earnings	505,405 90
Gross Current Operating Earnings	\$291,858,173 59
CURRENT OPERATING EXPENSES:	
(a) Salaries, fees, bonuses, etc.	\$24,661,204 89
(b) Taxes, other than income and real estate	3,285,492 42
(c) Bank building occupancy	5,117,781 45
(d) Furniture and fixtures, equipment, etc.	1,791,356 32
(e) Real estate by foreclosure	111,317 58
(f) Other current operating expenses	12,510,733 99
Total Current Operating Expenses	\$47,477,886 65
NET CURRENT OPERATING EARNINGS	\$244,380,286 94
TRANSFERS TO GUARANTY FUND FROM EARNINGS	12,636,536 20
NET EARNINGS AVAILABLE FOR DIVIDENDS	\$231,743,750 74
ORDINARY DIVIDENDS PAID ON DEPOSITS	\$217,624,877 17
NET EARNINGS AFTER ORDINARY DIVIDENDS	\$14,118,873 57
PROFITS ON ASSETS SOLD OR EXCHANGED	25,161,671 07
RECOVERIES, AND REDUCTIONS IN ALLOCATED RESERVES	3,509,355 55
Subtotal	\$42,789,900 19
CHARGES TO SURPLUS, AND ADDITIONS TO ALLOCATED RESERVES:	
(a) On securities	\$19,044,761 12
(b) On loans	671,638 94
(c) Extra dividends paid on deposits	756,672 56
(d) Transfers to Guaranty Fund from Surplus	2,624,330 93
(e) All other	830,672 52
Total Charges to Surplus, and Additions to Allocated Reserves	\$23,928,076 07
NET PROFITS BEFORE INCOME TAXES	\$18,861,824 12
FEDERAL TAXES PAID	97,109 78
NET PROFITS AFTER INCOME TAXES	\$18,764,714 34
TRANSFERS FROM GUARANTY FUND	—
NET CHANGE FOR PERIOD	\$18,764,714 34
SURPLUS AT BEGINNING OF PERIOD*	300,820,376 13
SURPLUS AT END OF PERIOD*	\$319,585,090 47

*Includes all segregations of Surplus account except Guaranty Fund.

STATEMENT No. 3

DIVIDENDS

Rates of dividends paid, including extra dividends, during the last ten years:

RATE OF DIVIDEND (Per Cent)	NUMBER OF BANKS PAYING AT EACH RATE									
	1961	1960	1959	1958	1957	1956	1955	1954	1953	1952
2	-	-	-	-	-	-	1	2	3	9
2 $\frac{1}{8}$	-	-	-	-	-	-	-	-	-	1
2 $\frac{1}{4}$	-	-	-	-	-	1	1	1	3	16
2 $\frac{3}{8}$	-	-	-	-	-	-	-	-	-	14
2 $\frac{1}{2}$	-	-	-	-	1	6	10	22	39	71
2 $\frac{5}{8}$	-	-	-	-	2	2	6	5	2	11
2 $\frac{3}{4}$	-	-	1	4	4	19	36	46	58	22
2 $\frac{7}{8}$	-	-	3	1	11	13	9	15	2	5
3	-	2	18	71	99	120	98	82	72	35
3 $\frac{1}{4}$	-	-	-	-	-	-	-	-	1	-
3 $\frac{1}{2}$	-	-	-	-	1	-	-	-	-	-
3 $\frac{3}{8}$	-	6	31	9	31	6	6	5	1	1
3 $\frac{1}{2}$	-	-	1	-	-	-	-	-	-	-
3 $\frac{3}{4}$	3	14	68	84	30	17	15	6	2	3
3 $\frac{5}{8}$	-	-	2	1	-	-	-	-	1	-
3 $\frac{1}{2}$	5	23	42	2	1	-	2	1	-	-
3 $\frac{3}{4}$	19	73	19	14	8	5	2	3	3	-
3 $\frac{5}{8}$	38	38	1	-	-	-	-	-	-	-
3 $\frac{3}{4}$	48	25	-	-	-	-	2	-	-	-
3 $\frac{7}{8}$	48	2	-	-	-	-	-	-	-	-
3 $\frac{1}{2}$	-	1	-	-	-	-	-	-	-	-
3 $\frac{3}{8}$	1	1	-	-	-	-	-	-	-	-
3 $\frac{1}{2}$	8	-	-	-	-	-	-	-	-	-
3 $\frac{3}{4}$	1	-	-	-	-	-	-	-	-	-
3 $\frac{5}{8}$	13	-	-	-	-	-	1	-	1	-
4	1	-	-	-	-	-	-	-	-	-
4 $\frac{1}{2}$	-	-	-	-	-	-	-	-	-	-
Total	185	185	186	186	188	189	189	188	188	188
Average dividend	3.74	3.51	3.24	3.16	3.06	2.98	2.95	2.85	2.80	2.60

STATEMENT No. 4
COMPARATIVE STATEMENT OF YEARLY TRANSACTIONS OF SAVINGS BANKS

	1961	1960
ACCOUNTS¹		
Number opened during year	386,484	367,538
Number closed during year	336,509	329,933
Number open October 31	3,451,187	3,409,898
Average in each account	\$1,775 00	\$1,681 00
DEPOSITS AND WITHDRAWALS¹		
Total deposits October 31	\$6,127,205,278 00	\$5,732,013,283 00
Increase over previous year	395,191,995 00	251,884,295 00
Number of deposits during year	8,833,823	8,718,782
Number of withdrawals during year	4,754,185	4,524,891
Average deposit	\$175 00	\$158 00
Average withdrawal	\$288 00	\$291 00
Amount deposited during year	\$1,544,235,201 00	\$1,374,223,776 00
Amount withdrawn during year	\$1,367,424,757 00	\$1,315,589,590 00
LOANS		
Number of real estate loans October 31	478,336	453,533
Average real estate loan October 31	\$9,056 00	\$8,555 00
Number of personal security loans October 31	75,968	69,036
Average amount of same	\$1,185 00	\$1,193 00
INCOME, DIVIDENDS, ETC.		
Total income	\$291,858,174 00	\$264,807,940 00
Dividends	217,624,877 00	192,611,543 00
Extra dividends	756,673 00	638,562 00
Expenses	47,477,887 00	44,546,586 00
Federal taxes	97,110 00	181,474 00
State taxes	2,514,553 00	2,408,926 00
Credited to Guaranty Fund	15,260,867 00	14,450,162 00

¹ Does not include statistics relating to club deposits.

STATEMENT No. 5
OPERATING EXPENSES

	YEAR ENDING OCTOBER 31, 1961			1960		1959		1958		1957	
	Amount	Percentage of Income	Cost for each \$1,000 of Deposits	Percentage of Income	Cost for each \$1,000 of Deposits	Percentage of Income	Cost for each \$1,000 of Deposits	Percentage of Income	Cost for each \$1,000 of Deposits	Percentage of Income	Cost for each \$1,000 of Deposits
Salaries . . .	\$24,661,204 89	8.45	4.02	8.75	4.04	8.90	3.87	8.53	3.59	8.71	3.61
Occupancy† . .	6,102,313 92	2.09	1.00	2.17	1.00	2.27	.99	2.72	1.14	2.65	1.10
Advertising . .	2,675,456 94	.91	.44	.96	.45	.94	.41	.99	.41	.91	.38
Contributions and Memberships . .	662,852 88	.23	.11	.24	.11	.24	.10	.28	.12	.24	.10
State Tax . . .	2,514,553 09	.86	.41	.91	.42	1.01	.44	.94	.39	.95	.39
Miscellaneous . .	11,846,037 40	4.06	1.93	4.14	1.91	4.28	1.86	4.37	1.84	4.57	1.89
Total . . .	\$48,462,419 12	16.60	7.91	17.17	7.93	17.64	7.67	17.83	7.49	18.03	7.47

†1958, 1957 figures include rent received.

STATEMENT No. 6

SURPLUS

AGGREGATE GUARANTY FUND AND SURPLUS ACCOUNT OF THE SAVINGS BANKS ON OCTOBER 31, OF THE LAST FIVE YEARS

YEAR	GUARANTY FUND			SURPLUS ACCOUNT			TOTAL	
	Amount	Per Cent of Deposits		Amount	Per Cent of Deposits		Amount	Per Cent of Deposits
1957	\$289,336,819 69	5.85	.	\$559,097,227 11	11.30
1958	302,688,502 26	5.76	.	582,442,087 87	11.08
1959	316,833,212 07	5.75	.	586,008,293 99	10.63
1960	331,304,849 47	5.75	.	611,123,904 86	10.60
1961	346,560,024 78	5.63	.	641,545,037 15	10.42

STATEMENT No. 7

TABLE EXHIBITING THE NUMBER, CONDITION AND PROGRESS OF THE SAVINGS BANKS OF MASSACHUSETTS FROM 1957 TO 1961, INCLUSIVE

YEAR	Num-ber of Banks	Number of Deposit Accounts	Increase over Previous Year	Per-centage of Increase	Amount of Deposits	Increase over Previous Year	Per-centage of Increase	Average of Each Account	Federal Taxes Paid	State Taxes Paid	Expense of Manage-ment	Per-centage of Expense to Deposits	Per-centage of Expense to Assets	INCREASE IN LOANS	
														Real Estate	Personal Security
1957	188	3,269,643	47,886	1.49	\$4,910,484,783	\$209,909,827	4.47	\$1,502	\$278,954	\$1,913,809	\$36,061,814	.747	.663	\$160,826,767	\$5,909,415
1958	186	3,334,042	64,399	1.97	5,223,380,352	312,895,769	6.37	1,507	226,736	2,008,132	39,401,832	.751	.665	225,123,324	5,933,559
1959	186	3,377,440	43,398	1.30	5,480,128,988	256,748,436	4.92	1,623	249,319	2,432,145	41,327,293	.755	.665	305,358,144	10,108,466
1960	185	3,409,898	32,458	.96	5,732,013,283	251,884,295	4.60	1,681	181,474	2,408,926	44,546,586	.777	.685	297,234,837	11,826,695
1961	185	3,451,187	41,289	1.21	6,127,205,278	395,191,995	6.89	1,775	97,110	2,514,553	47,477,887	.774	.68	451,967,253	7,639,586

SAVINGS BANK LIFE INSURANCE

ROBERT A. MACLELLAN

Commissioner

FRANCIS D. PIZZELLA

Deputy Commissioner

ALLAN S. BEALE

Executive Vice President — SBLI Council

EXHIBITS

COMPILED FROM THE ANNUAL REPORTS

SUBMITTED BY THE SAVINGS BANKS

TO

THE DEPARTMENT OF BANKING AND INSURANCE

AS OF THE CLOSE OF BUSINESS

OCTOBER 31, 1961

SAVINGS BANK LIFE INSURANCE

EXHIBIT A

LIST OF SAVINGS BANKS HAVING INSURANCE DEPARTMENTS AS OF OCTOBER 31, 1961

NAME OF BANK	Location	Insurance De- partment began business
Arlington Five Cents Savings Bank	Arlington	Nov. 1, 1930
Beverly Savings Bank	Beverly	June 1, 1931
Berkshire County Savings Bank	Pittsfield	Aug. 1, 1911
Boston Five Cents Savings Bank, The	Boston	Nov. 1, 1929
Boston Penny Savings Bank	Boston	Nov. 1, 1938
Brockton Savings Bank	Brockton	Nov. 1, 1938
Cambridge Savings Bank	Cambridge	Mar. 1, 1930
Cambridgeport Savings Bank	Cambridge	Nov. 1, 1924
Canton Institution for Savings, The	Canton	Nov. 1, 1934
Charlestown Savings Bank	Boston	Jan. 1, 1956
City Savings Bank of Pittsfield	Pittsfield	July 15, 1912
Essex Savings Bank	Lawrence	Jan. 15, 1949
Fall River Five Cents Savings Bank	Fall River	Nov. 1, 1931
Greenfield Savings Bank	Greenfield	Nov. 1, 1939
Grove Hall Savings Bank	Boston	Nov. 1, 1929
Holyoke Savings Bank	Holyoke	Nov. 1, 1945
Institution for Savings in Roxbury	Boston	Nov. 1, 1939
Leominster Savings Bank	Leominster	June 1, 1931
Lowell Institution for Savings	Lowell	Nov. 1, 1929
Lynn Five Cents Savings Bank	Lynn	Nov. 1, 1922
Lynn Institution for Savings	Lynn	Nov. 1, 1922
Malden Savings Bank	Malden	Feb. 10, 1954
Massachusetts Savings Bank	Boston	Nov. 1, 1925
New Bedford Institution for Savings	New Bedford	July 15, 1930
Newton Savings Bank	Newton	Mar. 1, 1937
North Adams Savings Bank	North Adams	Feb. 29, 1924
People's Savings Bank of Brockton	Brockton	Nov. 2, 1908
Plymouth Five Cents Savings Bank	Plymouth	Nov. 1, 1934
Salem Five Cents Savings Bank	Salem	Nov. 1, 1951
Somerville Savings Bank	Somerville	Nov. 1, 1940
Springfield Five Cents Savings Bank	Springfield	Nov. 1, 1944
Suffolk Franklin Savings Bank	Boston	Nov. 1, 1941
Uxbridge Savings Bank	Uxbridge	Mar. 10, 1931
Waltham Savings Bank	Waltham	Nov. 1, 1925
Whitman Savings Bank	Whitman	June 22, 1908
Willey Savings Bank	Boston	Apr. 14, 1931
Worcester County Institution for Savings	Worcester	Mar. 1, 1948
Worcester Mechanics Savings Bank	Worcester	Nov. 1, 1952

NOTE — Copies of the individual statements supporting the composite figures shown in Exhibits B, C and D may be obtained from the Division of Savings Bank Life Insurance, 47 Franklin Street, Boston, Massachusetts.

SAVINGS BANK LIFE INSURANCE

EXHIBIT B

 AGGREGATE STATEMENT OF CONDITION OF INSURANCE DEPARTMENTS
 OF SAVINGS BANKS

													October 31, 1961
Ledger Assets:													
Mortgage loans	\$94,741,496 64
Collateral loans	713,987 55
Policy loans	10,028,640 23
U. S. Government securities	25,226,892 41
Other bonds and notes	30,824,329 91
Stocks	2,446,169 09
Cash in office	95,213 48
Deposits in banks	2,365,841 57
Taxes paid on mortgaged property	26,294 90
Other ledger assets	183,915 87
Personal security loans	115,407 45
Improvement loans	174,241 65
Total Ledger Assets													\$166,942,430 75
Non-Ledger Assets:													
Interest due and accrued	\$974,798 03
Net uncollected and deferred premiums	2,809,225 50
Unification of mortality	138,131 32
Other non-ledger assets	986 06
Total Gross Assets													\$170,865,571 66
Non-admitted Assets	399 17
Total Admitted Assets													\$170,865,172 49
Liabilities:													
Legal reserve	\$138,658,420 00
Reserve on supplementary contracts	5,827,104 00
Reserve on unreported claims	318,664 38
Dividends left to accumulate	5,790,134 71
Premiums paid in advance	147,826 79
Unearned interest	288,873 36
Salaries, rent, etc., unpaid	19,739 70
Estimated state and federal tax	419,519 07
Unification of mortality	138,131 32
Due General Insurance Guaranty Fund	3,686 34
Suspense liabilities	589,162 37
Apportioned for 1962 dividends	4,688,998 00
Total Liabilities													\$156,890,260 04
Surplus in banks	13,974,912 45
Total													\$170,865,172 49

SAVINGS BANK LIFE INSURANCE

EXHIBIT C

**AGGREGATE STATEMENT OF INCOME AND DISBURSEMENTS OF INSURANCE
DEPARTMENT OF SAVINGS BANKS FOR YEAR ENDING OCTOBER 31, 1961**

Ledger Assets, October 31, 1960	\$158,131,511 92
Income:	
Life premiums { Level	\$13,629,426 42
{ Group	1,019,906 75
Dividends to purchase paid-up additions	1,453,765 80
Annuity premiums	420,140 71
Total premium income	\$16,523,239 68
Received for supplementary contracts	682,920 60
Dividends left to accumulate at interest	974,315 81
Interest and rents	7,153,989 68
Collection fees received from other banks	153,868 00
Unification of mortality	138,702 64
Suspense income	206,709 05
Miscellaneous income	244 89
Profit on sale or maturity of securities	35,361 34
Increase in book value ledger assets	666,940 54
Total income	\$26,536,352 23
Amount carried forward	\$184,667,864 15
Disbursements:	
Death claims	\$4,276,166 00
Matured endowments	522,233 00
Disability claims	37,556 38
Annuity payments	672,720 61
Surrender values	2,439,793 50
Dividends	4,481,335 68
Payments on supplementary contracts	979,267 46
Dividend accumulations surrendered	455,910 40
Collection fees	309,977 03
Medical fees	78,363 73
Salaries	1,119,014 61
Rent	84,758 79
State tax	236,934 45
Federal tax	150,559 42
Social security and unemployment tax	33,808 14
Advertising, printing, postage, etc.	177,473 02
Furniture and fixtures	8,100 57
Miscellaneous expenses	284,991 61
Unification of mortality	138,702 64
Miscellaneous interest payments	7,124 70
Other disbursements	25,159 47
Loss on sale of securities	117,514 82
Reduction in book value ledger assets	242,795 17
Paid to Saving Bank Life Insurance Council	667,698 55
Paid to Treasurer of the Commonwealth	141,177 70
Paid to General Insurance Guaranty Fund	36,295 95
Total disbursements	\$17,725,433 40
Ledger Assets, October 31, 1961	\$166,942,430 75

SAVINGS BANK LIFE INSURANCE

EXHIBIT D

**AGGREGATE STATEMENT OF POLICY ACTIVITY (INCLUDING GROUP INSURANCE)
OF INSURANCE DEPARTMENTS OF SAVINGS BANKS FOR
YEAR ENDING OCTOBER 31, 1961**

	LEVEL		GROUP		TOTALS	
	No.	Amount	No.*	Amount	No.	Amount
In force Oct. 31, 1960	504,904	\$669,799,458	33,970	\$68,679,876	538,874	\$738,479,334
New Issues	23,625	58,740,669	4,587	8,440,879	28,212	67,181,548
Revivals	71	159,837	—	—	71	159,837
Increases	—	5,296,883	1,207	5,548,572	1,207	10,845,455
Terminations:						
Death	3,411	3,702,534	347	584,832	3,758	4,287,366
Disability	—	—	10	35,000	10	35,000
Maturities	639	526,493	—	—	639	526,493
Expiries	1,539	1,751,384	2,107	3,588,600	3,646	5,339,984
Surrenders	7,829	8,905,702	—	—	7,829	8,905,702
Lapses	1,736	4,333,100	—	—	1,736	4,333,100
Decreases	—	3,912,643	—	—	—	3,912,643
Withdrawals	—	—	335	762,412	335	762,412
In force Oct. 31, 1961	513,446	710,864,991	36,965	77,698,483	550,411	788,563,474

*Represents the certificate holders of master group policies.

There are also in force as of October 31, 1961, 9,573 annuity contracts representing annual payments of \$1,212,906.84

EXHIBIT E

GENERAL INSURANCE GUARANTY FUND

Principal Office: 47 Franklin Street, Boston

Organized July 30, 1907

Commenced business June 22, 1908

Robert A. MacLellan, *President*G. Churchill Francis, *Vice President*G. Churchill Francis, *Treasurer*Francis D. Pizzella, *Clerk*

Board of Trustees: P. J. Coady, G. C. Francis, D. England, Jr., J. J. Marshall, R. A. MacLellan, D. F. Sullivan,
T. A. Cronin

**STATEMENT OF RECEIPTS AND DISBURSEMENTS FOR THE
YEAR ENDING OCTOBER 31, 1961**

Ledger Assets, October 31, 1961 \$1,491,636 90

RECEIPTS

Net interest on investments in U. S. Treasury Bonds	\$ 49,397 44	
Unification of mortality payments from insurance banks	138,702 64	
Payments from insurance banks to General Insurance Guaranty Fund	36,295 95	
Profit on sale of securities	181 29	224,577 32
		<u>\$1,716,214 22</u>

DISBURSEMENTS

Unification of mortality payments to insurance banks	\$138,702 64	
Reimbursement to State under Chapter 178, Section 17	—	
Miscellaneous expense	345 50	
Loss on sale of securities	—	139,048 14
Ledger Assets, October 31, 1961		<u>\$1,577,166 08</u>

SUMMARY OF LEDGER ASSETS AS OF OCTOBER 31, 1961

U. S. Treasury Securities	\$1,290,724 99
Deposit balance in Savings Banks	268,317 46
Deposit balance in National Bank	18,123 63
Total Ledger Assets	<u>\$1,577,166 08</u>

SAVINGS BANK LIFE INSURANCE

EXHIBIT F

SAVINGS BANK LIFE INSURANCE COUNCIL
STATEMENT OF RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
OCTOBER 31, 1961

Ledger Assets — October 31, 1960 \$15,279 63

RECEIPTS

Payments from insurance banks to Savings Bank Life Insurance Council 667,698 55

DISBURSEMENTS

Salaries	\$280,858 27	
Rent	37,906 73	
Social security and unemployment tax	7,788 62	
Advertising, printing, postage, etc.	210,783 79	
Furniture and fixtures	117,316 85	
Miscellaneous expense	22,696 83	677,351 09

Ledger Assets — October 31, 1961 \$5,627 09

SUMMARY OF LEDGER ASSETS AS OF OCTOBER 31, 1961

Suspense credit balance	\$58,339 34*
Deposit in banks	63,966 43
Total	\$5,627 09

*Deduction.

Mass.
Pub. Doc.
8
1961³

Mass.	8
Pub. Doc.	1961
Massachusetts. Bank Commissioner.	3
Annual report.	

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The Commonwealth of Massachusetts
DIVISION OF BANKS AND LOAN AGENCIES



Mass. Bank Commissioner

ANNUAL REPORT,
OF THE
COMMISSIONER OF BANKS
FOR THE
Year Ending December 31, 1961

SECTION D
RELATING TO
TRUST COMPANIES AND CERTAIN
OTHER FINANCIAL INSTITUTIONS

The Commonwealth of Massachusetts
DIVISION OF BANKS AND LOAN AGENCIES
150 CAUSEWAY STREET, BOSTON

Commissioner of Banks
EDWARD A. COUNIHAN, III

Deputy Commissioner of Banks
DANIEL J. O'CONNOR

Chief Director of Bank Examinations
PATRICK J. MOYNIHAN, C.P.A.

Director of Trust Company Examinations
FRANK A. HANNAN

Assistant Director of Trust Company Examinations
LOUIS F. ORFANELLO

Director of Research and Statistics
LAURIE A. EBACHER

General Counsel
JOHN P. CLAIR

26. Dec. 8
1961

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The Commonwealth of Massachusetts

OFFICE OF THE COMMISSIONER OF BANKS
150 CAUSEWAY STREET, BOSTON, APRIL 1, 1962

*To the Honorable Senate and House of Representatives
of the Commonwealth of Massachusetts:*

I have the honor of submitting to you herewith the annual report of the Commissioner of Banks relating to Trust Companies and Certain Other Financial Institutions, pursuant to the provisions of General Laws, Chapter 167, Section 9.

The financial statements and miscellaneous data incorporated herein pertaining to Trust Companies and Certain Other Financial Institutions are for the fiscal year ending December 31, 1961.

Respectfully,

EDWARD A. COUNIHAN, III
Commissioner of Banks

TRUST COMPANIES

Three new trust companies opened for business during 1961: the Wilmington Bank and Trust Company, Wilmington on January 3, 1961, the First Bank and Trust Company of Needham, Needham on May 8, 1961, and the Shrewsbury Bank and Trust Company, Shrewsbury on September 15, 1961. On April 12, 1961 The Rockland-Atlas National Bank merged with the State Street Bank and Trust Company of Boston under the charter of the latter bank.

Two trust companies merged with national banks during the year 1961: the Gardner Trust Company, Gardner on January 20, 1961 and the Norwood Bank & Trust Company, Norwood on March 17, 1961. These changes resulted in a net gain of one in number of trust companies conducting business on December 31, 1961.

On August 29, 1961 General Laws, Chapter 172, as amended by Chapter 493 of the Acts of 1961 became effective. This legislation had the effect, in part, of eliminating the segregation of savings departments and commercial departments in trust companies and permitted the banks to consolidate these departments into one banking department. As a result of this integration the total resources of Massachusetts trust companies on December 31, 1961 numbering sixty-six, amounted to \$2,211,928,000, a gain of \$259,933,000, after adjustments for consolidation, over the prior year. It should be noted that this gain was accomplished in part by the aforementioned merger of the national bank, which had resources of about \$144,800,000, with the trust company and despite the withdrawal of the two trust companies with resources of \$18,000,000 from the system.

The total capital funds of the trust companies increased in the amount of \$28,140,000 during the year and as of December 31, 1961 totaled \$227,003,000 or about a 10.26% ratio to the total resources of the banking departments. The computation of capital funds includes \$23,581,000 of so-called valuation reserves which for statistical purposes are here treated as capital reserves.

Net current operating earnings of \$34,884,397 before income taxes for the year 1961 showed a decline of \$2,696,386 or about 7.17% less than 1960. This reduction is chiefly attributable to the expense of operation during 1961 which rose substantially through an increase in salaries and dividends to savings depositors. Income taxes paid or accrued decreased by \$670,348 from 1960 and totaled \$15,759,779 or about 45% of the net current operating earnings. However, net profits before dividends to stockholders were larger by \$1,934,134 or a little more than 10% in the previous year.

Gross earnings amounted to \$108,194,165, a gain of \$3,379,612, due primarily to an increase in the interest and discounts on loans.

Dividends to stockholders amounted to \$9,436,968 or 45.79% of net profits after taxes.

The percentage of net capital funds to total net assets on December 31, 1961 was 9.76% as compared with 9.23% on December 31, 1960. The average for the past ten years is 8.90%. Net capital funds in this instance does not include the valuation reserves. This capital ratio compares favorably with the national average of all insured commercial banks in the nation which was 8.50% on June 30, 1961. It further indicates management's ability to retain earnings and build up reserves for the protection of the depositors while returning a fair portion of the profits to the shareholders and paying increased dividends to the savings depositors.

Banking Departments

As heretofore mentioned, the resources of the banking departments expanded by \$259,933,000. The loan portfolio had the largest gain dollarwise among the various assets, increasing by \$131,623,000 to a total of \$1,041,675,000 and constituting 47.09% of the total assets. Cash and U.S. Government obligations amounted to \$952,266,000 and represented 43.05% of the total assets of these departments.

Deposits continue to grow in the trust companies despite the stiff competition in the commercial banking and from the thrift institutions. Demand deposits of individuals, partnerships and corporations on December 31, 1961 reached \$1,277,208,000, an increase of \$176,169,000. Deposits of the U.S. Government, states, counties and municipalities amounted to \$198,787,000, a gain of \$4,763,000. Commercial time deposits showed the greatest increase in the liability category, gaining \$11,560,000 from \$7,678,000 on December 31, 1960 to \$19,238,000 on December 31, 1961. Perhaps a major factor in this increase was the ability of the trust companies to pay interest on these deposits at a rate commensurate with the yield on short term obligations of the U.S. Government.

Sixty-three trust companies reported savings deposits amounting to \$283,212,000 on December 31, 1961, a gain of \$14,855,000 over December 31, 1960. These accounts have grown steadily over recent years which fact can be attributed to the steady increase in the rate of interest paid to these depositors. The average rate for 1961 was 2.82% as compared to 1.33% in 1952. It is also evidence of the public's acceptance of the convenience of "one stop" banking.

As mentioned before, the total capital funds gained substantially during 1961 and on December 31, 1961, exclusive of valuation reserves amounted to \$203,422,000. Included in the capital accounts are the Guaranty Funds amounting to \$13,839,000 which are maintained to protect the savings deposits. These total capital accounts bear a ratio to total deposits of 10.55%.

As additional protection to both savings and commercial depositors in the banking departments, all but three of the trust companies in this State are insured by the Federal Deposit Insurance Corporation whereby the accounts of each depositor are insured in the aggregate amount of \$10,000.

Trust Departments

The resources of trust departments have again expanded to reach another high of \$2,970,981,000 representing an increase of \$340,671,000. The steady and almost uninterrupted growth marks an interesting trend and is eloquent testimony of the public acceptance of the trust service offered by our trust companies.

There are now thirty-six trust companies that are actively exercising trust department functions. There are twenty-eight trust companies that have agency or custodian accounts in regard to which certain ministerial and agency functions are performed, usually by trust department personnel. This group of banks carry the assets of agency accounts on their books at \$5,053,319,000.

Twelve trust companies held assets of \$441,429,000 as transfer, escrow, bond and coupon paying agent, registrar, depository, or in similar capacities.

Comparative Figures Relating to All Trust Companies on December 31, 1961 and December 31, 1960

(Amounts shown in thousands)

	1961	1960	INCREASE
Number of trust companies	66	65	1
Members of Federal Deposit Insurance Corporation	63	62	1
Members of Federal Reserve System	21	21	0
Banking Departments:			
Capital stock	\$ 71,111	\$ 54,291	\$ 16,820
Surplus, guaranty fund, undivided profits, and re-serves ¹⁻²	165,934	144,604	21,330
Demand deposits	1,623,378	1,419,847	203,531
Time deposits	19,238	7,678	11,560
Savings deposits	286,222	271,266	14,956
Total assets	2,211,928	1,951,995	259,933
Trust Departments total assets	2,970,981	2,630,310	340,671
Total resources in both departments	5,182,909	4,582,305	600,604

¹Includes earnings retained in trust departments.

²Includes valuation reserves (1961) \$23,581; (1960) \$20,170.

Increases of Common Stock

DATE APPROVED	NAME OF BANK	INCREASE APPROVED	AUTHORIZED CAPITAL
Jan. 11, 1961	Lynn Safe Deposit & Trust Company, Lynn	\$ 50,000	\$ 250,000
Jan. 11, 1961	Security Trust Company, Lynn	50,000	550,000
Jan. 13, 1961	Franklin County Trust Company, Greenfield	20,000	420,000
Jan. 18, 1961	Norfolk County Trust Company, Brookline	300,000	2,500,000
Jan. 23, 1961	Clinton Trust Company, Clinton	100,000	400,000
Jan. 23, 1961	Saugus Trust Company, Saugus	50,000	175,000
Jan. 25, 1961	Guaranty Trust Company, Waltham	50,000	400,000
Jan. 25, 1961	Lexington Trust Company, Lexington	50,000	300,000
Jan. 25, 1961	Naumkeag Trust Company, Salem	50,000	300,000
Feb. 9, 1961	Newton-Waltham Bank and Trust Company, Waltham	680,900	2,000,000
Feb. 28, 1961	B.M.C. Durfee Trust Company, Fall River	184,200	921,000
Mar. 27, 1961	Cape Ann Bank & Trust Company, Gloucester	180,000	480,000
Apr. 6, 1961	First Bank and Trust Company of Needham, Needham	25,000	150,000
Apr. 11, 1961	Wilmington Bank and Trust Company, Wilmington	50,000	200,000
Apr. 12, 1961	State Street Bank and Trust Company, Boston	4,125,000	19,125,000
May 24, 1961	Springfield Safe Deposit and Trust Co., Springfield	300,000	1,500,000
June 7, 1961	Middleborough Trust Company, Middleborough	150,000	300,000
June 14, 1961	Shrewsbury Bank and Trust Company, Shrewsbury	50,000	200,000
Sept. 6, 1961	Dedham Trust Company, Dedham	86,250	290,000
Oct. 2, 1961	Surety Bank and Trust Company, Wakefield	145,000	507,500
Oct. 10, 1961	Springfield Safe Deposit and Trust Co., Springfield	1,250,000	2,750,000
Oct. 31, 1961	Garden City Trust Company, Newton	96,000	396,000
Nov. 2, 1961	Guaranty Bank & Trust Company, Worcester	151,200	1,471,200
Nov. 7, 1961	City Bank & Trust Company, Boston	100,000	600,000
Nov. 21, 1961	Berkshire-Housatonic Trust Company, Pittsfield	535,000	910,000
Dec. 11, 1961	Malden Trust Company, Malden	60,000	660,000
Dec. 19, 1961	Franklin County Trust Company, Greenfield	20,000	440,000
Dec. 26, 1961	Essex Trust Company, Lynn	45,500	953,000
Dec. 26, 1961	Guaranty Trust Company, Waltham	40,000	440,000

Reduction of Common Stock

EFFECTIVE DATE	NAME OF BANK	AMOUNT OF DECREASE
Jan. 20, 1961	Gardner Trust Company, Gardner (Converted to Worcester County National Bank)	\$300,000
Mar. 17, 1961	Norwood Bank & Trust Company, Norwood (Converted to South Shore National Bank)	300,000

New Trust Companies Commencing Business

COMMENCED BUSINESS	NAME OF BANK	LOCATION
Jan. 3, 1961	Wilmington Bank and Trust Company	240 Main Street, Wilmington
May 8, 1961	First Bank and Trust Company of Needham	1211 Highland Avenue, Needham
Sept. 15, 1961	Shrewsbury Bank and Trust Company	226 Boston Turnpike, Shrewsbury

Branch Offices Authorized

DATE AUTHORIZED	NAME OF BANK	LOCATION
Apr. 12, 1961	State Street Bank and Trust Company, Boston	30 Congress Street, Boston
Apr. 12, 1961	State Street Bank and Trust Company, Boston	199 Washington Street, Boston
Apr. 12, 1961	State Street Bank and Trust Company, Boston	71 Summer Street, Boston
Apr. 12, 1961	State Street Bank and Trust Company, Boston	691 Boylston Street, Boston
Apr. 12, 1961	State Street Bank and Trust Company, Boston	80 New Market Square, Boston
Apr. 12, 1961	State Street Bank and Trust Company, Boston	2343 Washington Street, Boston
Apr. 12, 1961	State Street Bank and Trust Company, Boston	300 Western Avenue, Brighton
Apr. 13, 1961	Middleborough Trust Company, Middleborough	11 South Main Street, Middleborough
May 11, 1961	Framingham Trust Company, Framingham	31 Blandin Avenue, Framingham
May 11, 1961	Newton-Waltham Bank and Trust Company Waltham	Jct. Rte. 128 and Winter St., Waltham
May 22, 1961	Beverly Trust Company, Beverly	1 Dodge Street, Beverly
May 22, 1961	Norfolk County Trust Company, Brookline	West Medway, Mass.
Apr. 13, 1961	Cape Ann Bank & Trust Company, Gloucester	191 Main Street, Gloucester
June 15, 1961	Harvard Trust Company, Cambridge	674 Mass. Ave. (Central Sq.), Cambridge
June 27, 1961	Arlington Trust Company, Lawrence	216 Haverhill Street, Methuen
June 27, 1961	Bristol County Trust Company, Taunton	Shopping Center, Route 44, Raynham
June 27, 1961	Dedham Trust Company, Dedham	157 Central Street, Norwood
June 27, 1961	Surety Bank and Trust Company, Wakefield	590 Main Street, Reading
July 26, 1961	Cape Ann Bank & Trust Company, Gloucester	Intersection Rte. 128 & Washington Street, Gloucester
Sept. 11, 1961	Middleborough Trust Company, Middleborough	Everett Sq. Shopp. Ctr., Middleborough
Sept. 25, 1961	Garden City Trust Company, Newton	337 Great Road, Bedford
Sept. 28, 1961	Springfield Safe Deposit & Trust Company, Springfield	Bliss Road, Longmeadow
Oct. 11, 1961	Springfield Safe Deposit & Trust Company, Springfield	58 Suffolk Street, Holyoke
Oct. 11, 1961	Springfield Safe Deposit & Trust Company, Springfield	1 Main Street, Holyoke
Oct. 11, 1961	Springfield Safe Deposit & Trust Company, Springfield	253 South Street, Holyoke

Branch Offices Authorized (Continued)

DATE AUTHORIZED	NAME OF BANK	LOCATION
Oct. 11, 1961	Springfield Safe Deposit & Trust Company, Springfield	124 Cabot Street, Chicopee
Oct. 11, 1961	Springfield Safe Deposit & Trust Company, Springfield	66 Main Street, Chicopee Falls
Oct. 11, 1961	Springfield Safe Deposit & Trust Company, Springfield	Westover Facility, Westover A.F.B.
Oct. 11, 1961	Springfield Safe Deposit & Trust Company, Springfield	James & Memorial Drive, Chicopee
Nov. 2, 1961	Guaranty Bank & Trust Company, Worcester	331 Main Street, Southbridge
Nov. 2, 1961	Guaranty Bank & Trust Company, Worcester	Route 20, Southbridge
Nov. 16, 1961	Clinton Trust Company, Clinton	Lancaster, Mass.
Nov. 16, 1961	Guaranty Bank & Trust Company, Worcester	Auburn, Mass.
Nov. 16, 1961	State Street Bank and Trust Company, Boston	Hancock Village, V.F.W. Parkway, West Roxbury
Nov. 16, 1961	Rockland Trust Company, Rockland	Bay Road at Hall's Corner, Duxbury
Nov. 21, 1961	Berkshire Housatonic Trust Company, Pittsfield	Adams, Mass.
Nov. 21, 1961	Berkshire Housatonic Trust Company, Pittsfield	78 Main Street, North Adams

Changes in Location Authorized

DATE AUTHORIZED	NAME OF BANK	LOCATION
Apr. 13, 1961	Cape Ann Bank & Trust Company, Gloucester (Main Office)	154 Main Street, Gloucester
June 15, 1961	State Street Bank and Trust Company, Boston (Branch Office)	60 New Market Square, Boston
Sept. 11, 1961	Norfolk County Trust Company, Brookline (Branch Office)	1000 Washington Street, Braintree
Nov. 2, 1961	Valley Bank and Trust Company, Springfield (Branch Office)	782 State Street, Springfield
Nov. 2, 1961	Newton-Waltham Bank and Trust Co., Waltham (Branch Office)	245 Needham St., Newton Upper Falls

*Legislation Enacted Relating to Trust Companies
and Certain Other Financial Institutions*

Acts of 1961

CHAPTER	AMENDMENTS TO	DESCRIPTION
41	G.L., C. 172A, s. 10	Relative to the reserves of banking companies.
108	C. 46 of the Acts of 1945, s. 1, as amended by C. 249 of the Acts of 1959	Removing the time limitation for the making and acquiring of loans to veterans guaranteed by the Administrator of Veterans' Affairs.
139	G.L., C. 63, s. 2 as amended by C. 654 of the Acts of 1953, s. 49	Providing for additional temporary tax on net income.
226	G.L., C. 167, s. 5	Further regulating the removal of certain officers for the violation of certain banking laws.
269	G.L., C. 167, new s. 18A	Regulating the advertising of anticipated interest or dividend rates.
493	G.L., C. 172 Recodified	Trust company law recodified.
533	G.L., C. 167, new s. 58	Authorizing the inclusion in certain real estate notes of provisions for periodic payments of premiums for fire insurance, mortgage credit insurance and estimated betterment assessments.
607	G.L., C. 167, new s. 59	Relative to the sale of negotiable checks, drafts and money orders.

CORPORATIONS SUBJECT TO CHAPTER 172A OF THE GENERAL LAWS

There were only four corporations doing business under this statute on December 31, 1961, with total assets of \$16,453,437, an increase of \$1,122,437 since December 31, 1960. One of these companies is a Morris Plan company, and the other three are banking companies, two of which have their deposits insured up to \$10,000 by the Federal Deposit Insurance Corporation.

TRANSMISSION AGENCIES

Transmission of money to foreign countries during 1961 by those holding licenses under Chapter 169 of the General Laws, amounted to \$1,157,023, an increase of \$139,433.

There were, on December 31, 1961, six licenses in force to transact this type of business. The deposits of customers of these agencies are protected by surety or collateral bonds in the custody of the State Treasurer. Their other assets are not under the supervision of the Commissioner.

OTHER INSTITUTIONS SUBJECT TO SUPERVISION AND EXAMINATION

The Massachusetts Hospital Life Insurance Company, Brown Brothers Harriman & Company, Baystate Corporation, and Shawmut Association, the last two corporations operating as holding companies and owners of the majority of the capital stock in two groups of trust companies and national banks, are supervised and examined by the Commissioner in accordance with statutory authority. The assets of these institutions including the various trust funds administered total \$426,367,823.76.

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ABSTRACTS OF THE ANNUAL REPORTS
OF
TRUST COMPANIES
SHOWING
LOCATIONS OF MAIN OFFICES
AND BRANCHES
NAMES OF PRESIDENT, TREASURER,
DIRECTORS AND MEMBERS OF
EXECUTIVE COMMITTEE
AND
CORPORATIONS SUBJECT TO CHAPTER 172A
OF THE GENERAL LAWS

ATHOL**Athol Bank and Trust Company**
384 Main StreetA. J. McKenna
*President*R. H. Barry
*Treasurer**Directors*

*H. C. Adams	M. J. Grossman
*C. C. Carbone	*T. S. Mann
E. F. Cetto	*A. J. McKenna
J. D. Eaton	J. F. Paquet
J. G. Gagliardi	B. C. Rubino
*William Garbose	Joseph Schulhoff
G. R. Girardi	*J. E. Stowell

ASSETS

Banking Department . . \$1,380,757 63

ATTLEBORO**Attleboro Trust Company**
8 North Main StreetS. M. Gower, Jr.
*President*H. C. MacKell
*Treasurer**Directors*

*E. H. Augat	G. E. Nerney
*C. W. Cederberg	W. A. Nerney
*L. S. Chilson	R. V. Olson
P. M. Engel	*L. B. Smith
E. R. Farrell, Jr.	*H. H. Sweet
*S. M. Gower, Jr.	*W. F. Walton
A. R. Hilsinger, Jr.	G. L. Williams
A. A. Ley	J. E. Winter
J. W. McIntyre	C. R. Yeager

ASSETSBanking Department . . \$15,360,602 34
Trust Department . . 4,360,826 68**BEVERLY****Beverly Trust Company**
165-167 Cabot Street**Branch Offices**

721 Hale Street, Beverly Farms
325 Broadway, Lynnfield
Walnut Road, Hamilton
Post Office Square, Lynnfield
5 Dodge Street

R. H. Corning
*President*R. H. Corning
*Treasurer**Directors*

R. J. Broderick	N. R. Jack
R. J. Brown	*Oscar Kanter
*R. H. Corning	A. G. Means
*H. L. Desjardins	L. C. Murch
C. H. Glovsky	*R. C. Southwick
*R. H. Gove	

ASSETSBanking Department . . \$13,063,234 26
Trust Department . . 77,158 76**BOSTON****Boston Safe Deposit and Trust Company**
100 Franklin StreetWilliam W. Wolbach
*President*R. E. Bennink
*Treasurer**Directors*

*V. R. Alden	*D. J. Hurley
John Barker, Jr.	John Lowell
C. W. Blakeley, Jr.	*Ralph Lowell
*F. W. Capper	*George Olmsted, Jr.
R. F. Chick	George Putnam, Jr.
D. C. Crockett	J. R. Quarles
Edward Dane	*S. R. Rabb
*C. F. Eaton, Jr.	D. P. Robinson, Jr.
J. W. Forrester	J. E. Rogerson
C. F. Gay	*Alexander Wheeler
J. L. Grandin, Jr.	*W. W. Wolbach
R. R. Higgins	

ASSETSBanking Department . . \$98,781,922 22
Trust Department . . 595,363,953 43**Brighton Bank & Trust Company**
363 Washington Street
(Brighton District)J. J. Sullivan
*President*J. F. Sheehan
*Treasurer**Directors*

Nunziato Antonellis	*George McCarthy
*George Cabill	*J. F. Meha
Alfred Cellucci	J. J. Murphy
Nazzareno Cuggino	Eli Sokolove
M. C. Daly	*J. J. Sullivan
John Drun	J. W. Sullivan
E. P. Ford	John Vatalaro
*E. T. Kiley	A. J. Welch, Jr.
Edward King	

ASSETS

Banking Department . . \$2,586,241 08

City Bank & Trust Company
175 Washington StreetRubin Epstein
*President*Richard T. Murphy
*Treasurer**Directors*

H. R. Brownson	J. E. Margolis
*Leon Cangiano	Harry Marks
Martin DeMatteo, Jr.	B. F. Moody
D. G. Doty	*S. W. Poorvu
*W. P. Dugan	W. C. Rowe
*Rubin Epstein	J. T. Scully
*J. F. Golden, Jr.	Frances Tomasello
St. Clair E. Hale	V. P. Wilbur
Maurice Krasner	M. J. Zabarsky
D. Livingston	

ASSETS

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*Executive Committee Member.

Fiduciary Trust Company
10 Post Office Square

R. H. Gardiner
President

J. O. Bangs
Treasurer

Directors

J. B. Ames	R. M. P. Kennard
J. O. Bangs	R. T. Lyman, Jr.
J. W. Bryant	*E. F. MacNichol
Samuel Cabot, Jr.	*E. H. Osgood
C. K. Cobb	*R. C. Paine
Philip Dean	W. A. Parker
*R. H. Gardiner	M. D. Perkins
F. C. Gray	*P. H. Theopold
H. R. Guild	*J. N. White
F. W. Hatch, Jr.	*R. G. Wiese
A. B. Hunt	R. B. Williams
E. H. Kendrick	

ASSETS

Banking Department	.	.	\$12,939,678 02
Trust Department	.	.	147,231,017 18

Old Colony Trust Company
1 Federal Street

Branch Office
45 Milk Street

A. H. Parker, Jr.
President

R. W. Ficken
Treasurer

Directors

J. S. Ames, Jr.	Amor Hollingsworth
Frederick Ayer	J. E. Lawrence
*S. C. Badger	H. M. Leen
G. R. Brown	J. W. Lund
F. H. Burr	J. R. Morss
C. C. Cabot	J. T. Noonan
A. J. Casner	*A. H. Parker, Jr.
F. C. Church	Q. A. Shaw, Jr.
*A. L. Coburn, Jr.	*H. S. Warren
R. C. Damon	C. A. Wood
G. P. Gardner	J. N. Worcester
C. W. Haffenreffer	*P. I. Wren
C. S. Hart	

ASSETS

Banking Department	.	.	\$12,057,710 64
Trust Department	.	.	1,320,042,909 99

State Street Bank and Trust Company
111 Franklin Street

Branch Offices

587 Boylston Street
711 Boylston Street
24 Federal Street
125 High Street
130 Massachusetts Avenue
Corner Arlington and Providence Streets
Corner State and Congress Streets
30 Congress Street
199 Washington Street
71 Summer Street
691 Boylston Street
89 New Market Square
2343 Washington Street
300 Western Avenue, Brighton

H. F. Hagemann, Jr.
President

E. W. Lay
Treasurer

Directors

C. B. Barnes	*W. D. Ireland
*E. L. Bigelow	James McCormack
H. M. Bliss	P. M. Morgan
*E. W. Brewster	*Robert Proctor
*W. H. Claffin	H. S. P. Rowe
W. S. Edgerly	*Richard Saltonstall
F. M. Forbes, Jr.	W. B. Snow
*J. W. Gerrity	*C. H. Wardwell
*H. F. Hagemann, Jr.	Moses Williams
E. B. Hanify	J. J. Wilson
C. E. Hodges	S. H. Wolcott, Jr.
H. P. Hood	A. S. Woodworth
C. M. Hutchins	

ASSETS

Banking Department	.	.	\$616,024,163 81
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United States Trust Company
30 Court Street

Branch Offices

475 Blue Hill Avenue
1603 Blue Hill Avenue

A. R. Morse
President

John Morse
Treasurer

Directors

*D. M. Boylan	John Morse
*F. S. Deland	J. R. Morse
*A. H. Dolben	*Henry Penn
*H. B. Ehrmann	Everett P. Pope
*P. W. Fitzpatrick	G. F. Wallburg
*A. R. Morse	

ASSETS

Banking Department	.	.	\$60,238,122 48
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*Executive Committee Member.

BROOKLINE

Brookline Trust Company
1341 Beacon Street

Branch Offices
1346 Beacon Street
1627 Beacon Street
1228 Boylston Street
1 Harvard Street

Edward Dane *President* F. J. Paul *Treasurer*

Directors

*F. W. Capper Samuel Pinanski
*Edward Dane *B. B. Rapalyea
F. S. Deland, Jr. C. F. Rowley
L. H. H. Johnson, Jr. *A. J. Santry
R. G. Pease *D. F. Young

ASSETS

Banking Department . . \$30,791,913 68
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Norfolk County Trust Company
1319 Beacon Street

Branch Offices
620 Hammond Street
2 Elm Street, Braintree
1000 Washington Street, South Braintree
710 Washington Street, Canton
390 Washington Street, Dedham
858 Washington Street, Dedham
49 Main Street, Franklin
447 Main Street, Medfield
2 Eliot Street, Milton
376 Granite Avenue, East Milton
1055 Great Plain Avenue, Needham
250 Highland Avenue, Needham Hts.
968 Highland Avenue, Needham Hts.
699 Washington Street, Norwood
1381 Hancock Street, Quincy
15 Post Office Square, Sharon
810 Washington Street, Stoughton
979 Main Street, Walpole
132 Washington Street, East Walpole
693 High Street, Westwood
West Medway

E. O. Cappers *President* W. F. Peters *Treasurer*

Directors

P. D. Balcom *George Howland
J. P. Birmingham *Harvey MacArthur
J. W. Bowser D. J. Mann
Matthew Brown A. C. McMeniman
*E. O. Cappers H. B. Nash
*F. A. Carlson L. T. Shine
D. P. Colburn Neil Tillotson
K. F. Corcoran *R. S. Willis
J. H. Draper, Jr. *J. P. Winchester
Joseph Garland

ASSETS

Banking Department . . \$129,070,206 33
Trust Department . . 5,741,000 97

CAMBRIDGE

Cambridge Trust Company
1336 Massachusetts Avenue

G. A. Macomber *President* J. N. Fisher *Treasurer*

Directors

R. B. Bailey M. G. Kispert
Stoughton Bell S. H. Lawton
*William Bentinck-Smith *G. A. Macomber
R. F. Bradford M. P. McNair
H. G. Bradlee W. L. Payson
H. R. Brigham E. W. Phippen
Melville Chapin W. L. Taggart, Jr.
L. H. Clark S. F. Teele
*J. M. Dry C. M. Williams
*D. F. Edwards H. D. Winslow
A. B. Hathaway

ASSETS

Banking Department . . \$26,792,265 56
Trust Department . . 14,892,144 11

County Bank and Trust Company
515 Massachusetts Avenue

Branch Office
310 Cambridge Street

B. H. Bowden *President* F. E. Morse *Treasurer*

Directors

*B. H. Bowden F. H. Lovejoy
*J. A. Daly R. W. MacPherson
G. G. Howie *R. F. Nutting
*B. A. Johnson *F. L. Tucker
W. L. Larkin C. V. Vappi

ASSETS

Banking Department . . \$16,470,046 29

Harvard Trust Company
1414 Massachusetts Avenue

Branch Offices
127 Alewife Brook Parkway
226 Main Street
689 Massachusetts Avenue
1847 Massachusetts Avenue
655 Massachusetts Avenue, Arlington
10 Leonard Street, Belmont
63 Trapelo Road, Belmont
491 Trapelo Road, Belmont
38 Main Street, Concord
228 Great Road, Littleton
674 Massachusetts Avenue

T. R. Beal *President* P. R. Snyder *Treasurer*

Directors

G. E. Bates *H. U. Greene
*T. R. Beal Helge Holst
G. d'Andelot Belin E. S. Newbury, Jr.
P. R. Corcoran D. M. Robinson
E. A. Crane Alan Steinert
P. V. Cusick *T. L. Storer
*J. K. Damon H. M. Wardwell
*R. R. Duncan J. O. Welch
H. S. Ferguson *L. G. Wiggins
E. L. Frost *H. G. Wilton
C. P. Fuller

ASSETS

Banking Department . . \$131,455,336 75
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University Trust Company
2360 Massachusetts Avenue
J. D. Lynch
President
F. H. Hansen
Treasurer
Directors

C. A. Brush	T. W. Lynch
E. J. Danehy	*F. A. Massé
C. T. Dorfman	Harry Mazman
J. F. Griffin	D. M. Murphy
A. D. Jones	*P. J. Nelligan
*P. J. Kramer, Jr.	E. B. Tinker
R. P. Kramer	J. T. White
*J. D. Lynch	*F. R. Zelck

ASSETS

Banking Department . . \$5,662,014 47

CHATHAM
Chatham Trust Company
Main Street
C. A. Bearse
President
J. W. Deer
Treasurer
Directors

C. A. Bearse	J. T. Manson, II
*E. B. Ellis	K. H. Pratt
*C. C. Harding	*H. F. Reynolds
F. W. Howes	

ASSETS

Banking Department . . \$3,224,109 55

CHELMSFORD
The First Bank and Trust Company
44 Central Square
Branch Office
188M Boston Road, North Billerica
W. C. Lahue
President
A. J. Badger, Jr.
Treasurer
Directors

F. R. Biron	W. E. Merrill
J. L. Cooney	*C. A. E. Peterson
J. E. Jacoby	*Saul Stone
*Ralph A. Johnson	*E. V. Whalen
*W. C. Lahue	

ASSETS

Banking Department . . \$5,316,157 30

CLINTON
Clinton Trust Company
77-79 High Street
Branch Office
Main Street, Sterling
F. W. Fleischner
President
C. J. Noon
Treasurer
Directors

J. A. Davis	*F. A. O'Toole
*Jonathan Davis	J. T. Peters
D. H. Dorr, Jr.	*H. C. Smith
F. W. Fleischner	*David Sutton, Jr.
C. J. Noon	

ASSETS

 Banking Department . . \$13,274,320 49
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DEDHAM
Dedham Trust Company
567 High Street
Branch Offices
Corner Routes 1A and 27, Walpole
157 Central Street, Norwood
V. B. Hitchins
President
E. E. Archibald
Treasurer
Directors

*H. J. Cannon	F. J. Moran
H. J. Carney	J. J. Morley
*R. B. Conant, Jr.	*F. W. Musche
*A. G. Geishecker	*Stephen Paine
*R. P. Greaves	H. M. Putnam
V. B. Hitchins	J. J. Riley
*F. A. Hunt	F. W. Rust, Jr.
A. L. Lee	H. B. Siegle
W. D. McLean	R. J. Vitelli
C. J. Monahan	

ASSETS

Banking Department . . \$6,628,274 50

FALL RIVER
B. M. C. Durfee Trust Company
80 North Main Street
Branch Office
77 Bank Street
W. R. S. Eaton
President
W. B. Clayton, Jr.
Treasurer
Directors

G. R. Ashworth	*W. R. S. Eaton
*T. B. Bassett	W. C. Hathaway
D. A. Brayton	*T. J. Hudner
Edward Brayton	Prescott Jennings
*J. S. Brayton, Jr.	William Mason
L. S. Brayton	*C. M. Moran
R. M. Brown	*M. N. Sobloff
H. E. Clarkin	*M. F. Welsh
*George Delano, Jr.	M. A. Westgate

ASSETS

 Banking Department . . \$33,178,185 77
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Fall River Trust Company
43 North Main Street
Branch Offices
1219 Pleasant Street
1649 South Main Street
891 County Street, Somerset
111 Stafford Road
G. W. Graham
President
T. H. Nabb, Jr.
Treasurer
Directors

*J. A. Faria	*A. G. Pierce
*S. S. Feinberg	*D. J. Richardson
*Noel Giard	*R. T. Small
*G. W. Graham	*H. G. Squire
*J. E. O'Neil	*S. J. Waring

ASSETS

Banking Department . . \$33,060,827 89

FALMOUTH**Falmouth Trust Company**
183 Main StreetS. H. Wright
*President*D. H. Amend
*Treasurer**Directors*

D. H. Amend
*R. J. Canning
W. G. Hawkins
*C. W. Jacoby
*Forbes MacGregor
M. T. Medeiros

*F. L. Nickerson
R. B. Roderick
*R. C. Tait
P. I. Wessling
*S. H. Wright

ASSETS

Banking Department . . \$2,273,144 25

FRAMINGHAM**Framingham Trust Company**
79 Concord Street**Branch Offices**

8 Front Street, Ashland
5 Edgell Road, Framingham Centre
Shoppers' World, Framingham
Union Avenue
818 Washington Street, Holliston
24 Main Street, Hopkinton
Pinefield Shopping Center, Saxonville
Old Concord Road, South Sudbury

R. L. Hilliard
*President*W. S. Caldwell
*Treasurer**Directors*

*W. B. Brockelman
D. S. Clark
*H. A. Fitts
*R. L. Hilliard
*C. F. Long

R. G. MacPherson
*J. R. Perini
*J. J. Prindiville, Jr.
C. A. Sheridan
W. J. Turenne

ASSETSBanking Department . . \$39,736,003 90
Trust Department . . 6,651,283 05**GLOUCESTER****Cape Ann Bank and Trust Company**
154 Main Street**Branch Offices**

15 Union Street, Manchester
191 Main Street
Washington Street

F. M. Bundy
*President*J. J. Roach
*Treasurer**Directors*

E. R. Abbott
*Gordon Abbott
*J. N. Abbott, Jr.
R. L. Andrews
A. G. Babson
T. A. Bradley
*W. G. Brown, Jr.
F. M. Bundy
H. H. Bundy, Jr.
*J. R. Cahill, Jr.
C. R. Clark
*E. A. Hagstrom
A. M. Herrold

P. M. Jacobs
B. A. Kerr
Leonard Linquata
W. J. MacInnis
R. F. Marshall
*Edward Morley
A. L. Morton
A. H. Nutton
M. F. Piper
M. A. Ryan
*C. K. Steele
T. M. Vye

ASSETSBanking Department . . \$17,457,787 43
Trust Department . . 3,072,315 16**GREENFIELD****Franklin County Trust Company**
324 Main StreetH. V. Erickson
*President*B. S. Richardson
*Treasurer**Directors*

*F. R. Andrews
*F. L. Boyden
*L. M. Cairns
*William Dwight
*H. V. Erickson
*J. J. Gunn

*J. W. Haigis, Jr.
*R. S. Harper
*W. J. Hosmer
*W. S. Keith
*D. C. Lunt
*D. C. Lunt, Jr.

ASSETSBanking Department . . \$17,052,451 37
Trust Department . . 9,526,271 53**HARWICH****Cape Cod Trust Company**
Main Street, Harwich Port**Branch Office**

Main Street, Orleans

Earle L. Sims
*President*A. P. Doane, Jr.
*Treasurer**Directors*

*G. C. Clark
*A. P. Doane, Jr.
*B. K. Jerauld
*H. C. Maloney
*R. C. Nickerson
*O. R. Ragan

*E. L. Sims
*H. F. Smith
*H. H. Snow
*R. B. Snow
*E. E. Sparrow
*M. W. Wiley

ASSETSBanking Department . . \$8,154,317 02
Trust Department . . 239,541 68**HOLYOKE****Hadley Falls Trust Company**
58 Suffolk Street**Branch Offices**

1 Main Street
253 South Street
124 Cabot Street, Chicopee
James and Memorial Drive, Chicopee
66 Main Street, Chicopee Falls
Westover Air Force Base, Chicopee Falls

J. D. Minor
*President*D. W. Fletcher
*Treasurer**Directors*

J. L. Barowsky
*J. S. Begley
Robert Belsky
*R. F. Blount
B. W. Childs
C. S. Lyon
W. J. Mills

*J. D. Minor
H. E. Pihl
C. J. Ranger
J. F. Shaw
*William Skinner, II
H. J. Szewczynski
*J. G. Wallace

ASSETSBanking Department . . \$40,344,519 80
Trust Department . . 12,383,435 79

HYANNIS

Hyannis Trust Company
307 Main Street

Branch Offices

596 West Main Street
Main Street, Osterville

R. A. Farnham
President

W. E. Finch
Treasurer

Directors

G. C. Besse	G. W. Moore
A. H. Castonguay	*H. L. Murphy
*W. B. Chase	T. J. Powers
*R. A. Farnham	*A. W. Rockwood
D. B. Leen	R. F. Sims
*Russell Makepeace	

ASSETS

Banking Department	.	.	\$13,377,736 62
Trust Department	.	.	646,575 84

LAWRENCE

Arlington Trust Company
305 Essex Street

Branch Offices

9 Broadway
348 Jackson Street
15 Lawrence Street
1 Winthrop Avenue
476 Broadway, Methuen
Central Street, Middleton
149 Main Street, North Andover

D. J. Murphy, Jr.
President

E. V. Reed
Treasurer

Directors

J. N. Anderson	F. B. Kittredge
H. G. Bronson	J. A. Lamprey
D. E. Cullati	A. P. Manzi
W. H. Daly	V. J. Mill, Jr.
H. R. Dow, Jr.	*D. J. Murphy, Jr.
L. C. Eidam	R. V. O'Sullivan
J. E. Fenton	I. E. Rogers, Jr.
W. A. Flynn	*G. A. Schlott
*T. F. Gallagher	*R. R. Siskind
Max Goldstein	D. J. Sullivan
*F. A. Higgins	M. M. Warshaw
J. B. Ippolito	A. P. Zappala
M. W. Kenney	

ASSETS

Banking Department	.	.	\$54,913,281 92
Trust Department	.	.	48,742 40

LEXINGTON

Lexington Trust Company
1822 Massachusetts Avenue

Branch Offices

94 Great Road, Bedford
Hanscom Air Force Base, Bedford

C. S. Walker
President

Raymond Scheublin
Treasurer

Directors

A. G. Adams	R. W. Maynard
Gabriel Baker	Mark Moore, Jr.
L. D. Gould	D. E. Nickerson
*A. H. Hayden	*A. P. Tropeano
*R. H. Holt	*C. S. Walker
*T. G. Lynah	

ASSETS

Banking Department	.	.	\$18,515,491 90
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LYNN

Essex Trust Company
25 Exchange Street

Branch Offices

414 Broadway
11 Market Square
7 Willow Street
444 Humphrey Street, Swampscott
Paradise Road, Swampscott

T. D. Chatfield
President

W. H. Pigott
Treasurer

Directors

H. E. Ayer	*J. J. Leonard
F. E. Bowers	*H. R. Mayo, Jr.
R. P. Breed	M. F. McGrath
T. D. Chatfield	A. S. Potter
H. P. Cushman	Harry Remis
H. L. Huxtable	*T. W. Rogers
R. H. Illingworth	M. W. Rolfe
F. E. Ingalls	Paul N. Scangas
*C. W. Kessler	*D. H. Smith
R. I. Lappin	

ASSETS

Banking Department	.	.	\$47,611,211 02
Trust Department	.	.	4,439,910 69

Lynn Safe Deposit & Trust Company
109 Market Street

C. E. Harwood
President

R. M. Dunbar
Treasurer

Directors

W. J. Breed	R. F. Hunter
R. P. Breed, Jr.	L. V. MacDuff
G. M. Dee	G. W. Mattson
David Dunbar	J. H. Mattson
*R. M. Dunbar	*H. H. Winslow
*C. E. Harwood	

ASSETS

Banking Department	.	.	\$7,440,976 49
Trust Department	.	.	4,272,517 10

Security Trust Company
66 Central Square

Branch Offices
500 Eastern Avenue
33 Market Square

H. D. Marsh
President

J. P. Duggan
Treasurer

Directors

A. Athanas	G. O. Latour
T. C. Cooke	J. A. Marsh
*J. B. Donovan	*H. D. Marsh
Peter Gamage	W. T. Murphy
A. N. Hammer	A. P. Reed
*J. M. Hoague	*Stanley Shmishkiss
*S. A. Hutchison	G. J. Tauro
*S. H. Jaffee	*E. M. Winslow

ASSETS

Banking Department	.	.	\$28,706,846 15
Trust Department	.	.	1,157,205 97

MALDEN

Malden Trust Company
94 Pleasant Street

Branch Offices

Fellsway and Riverside Avenue, Medford
Redstone Shopping Center, Stoneham

Hildreth Auer
President

A. V. Seaward
Treasurer

Directors

*Hildreth Auer
L. S. Burke
*T. H. Bush
C. H. Dennis
H. W. Fitzpatrick
*H. N. Flanders
H. A. Hall, Jr.

*W. C. Hamilton
E. B. Luitwieler
H. E. MacInnis
*James Millen
C. W. Spencer
*C. F. Springall
L. B. Waring

ASSETS

Banking Department . . \$31,319,078 39
Trust Department . . 13,908,616 74

MEDFORD

Depositors Trust Company
55 High Street

Branch Office

10 Depot Square, Lexington

L. P. Harrington
President

T. R. Peaslee
Treasurer

Directors

R. J. Barbo
*Joseph Blumsack
F. B. Bowman
*A. R. Cataldo
*P. J. Crehan
J. J. Finnin

J. P. Gately
*L. P. Harrington
*R. M. Malloy
*Abraham Moskow
J. A. Novelline
*J. V. O'Leary

ASSETS

Banking Department . . \$5,784,395 38

MELROSE

Melrose Trust Company
492 Main Street

Branch Offices

44 West Wyoming Avenue
516 Franklin Street, Melrose Highlands

H. H. Feltham
President

P. H. Messer
Treasurer

Directors

*H. H. Feltham
*C. G. Keniston
*J. W. Killam, Jr.
*L. W. Lloyd
*K. L. MacLachlan

*L. R. Moulton
*E. H. Perkins
*Ernest Rotondi
*R. J. W. Stone
*C. C. Sweet

ASSETS

Banking Department . . \$11,925,044 49

MIDDLEBOROUGH

Middleborough Trust Company
10 Center Street

Branch Offices

2 John Glass Square
11 South Main Street

R. W. Tillson
President

M. C. Drake
Treasurer

Directors

*H. K. Atkins
*Fletcher Clark, Jr.
*R. L. Cushing
Robert Goldstein
*A. M. Kramer
E. B. Lynde

A. A. Thomas
*R. W. Tillson
C. P. Washburn
J. C. Whitcomb
W. C. Wilkie
T. N. Wood

ASSETS

Banking Department . . \$11,458,867 47
Trust Department . . 723,303 16

MILTON

Milton Bank and Trust Company
524 Adams Street

A. W. Branca
President

H. A. Blessington
Treasurer

Directors

*Ermengildo Alfano
*A. W. Branca
J. J. Byrne
J. L. Curtin
R. F. Dolan
C. G. Fallon
J. J. Fleming
J. F. Gallagher, Jr.
*F. M. Gannon
Louis Goldstein

T. F. Greene
E. F. Hannon
R. K. Lamere
*T. J. Murphy
E. T. O'Neill
Frank Pasquale
P. A. Richenburg
C. W. Sweeney
*M. J. Verrochi
D. F. Will

ASSETS

Banking Department . . \$2,541,025 04

NATICK

Natick Trust Company
34 Main Street

Branch Office

Wethersfield Road and Worcester
Turnpike, Natick

F. C. Bishop
President

F. M. Bishop
Treasurer

Directors

*F. C. Bishop
F. M. Bishop
*A. B. Fair
M. W. Fairbanks
*H. H. Ham, Jr.

*B. W. Johnson, Jr.
*W. D. Leavitt
A. J. Montgomery
*W. H. Townsend

ASSETS

Banking Department . . \$14,755,920 26

NEEDHAM**First Bank & Trust Company of Needham**
1211 Highland AvenueHenry Young
*President*H. E. Holst
*Treasurer**Directors*

M. D. Capone	W. B. Perlin
*W. P. Capone	L. Petrini
P. J. Carroll	W. J. Poorvu
E. A. Daley, Jr.	*R. M. Ross
H. C. Factor	E. L. Sheerin
*M. N. Gordon	H. S. Shufro
W. H. Hawkins	R. F. Snyder
*A. H. Hruby	D. B. Sullivan
R. J. Lawler	P. A. Tracy
J. W. Linse	*G. V. Wattendorf
*W. L. Maini	*P. H. White
W. R. Miller	H. Young
F. O. Muzi	

ASSETS

Banking Department . . \$1,496,413 97

NEWTON**Garden City Trust Company**
232 Boylston Street**Branch Office**
337 Great Road, BedfordC. E. Dockser
*President*J. F. Bayer
*Treasurer**Directors*

*M. G. Basbas	David Kane
A. S. Beal	B. M. Katz
J. K. Bottomley	*H. H. Lerner
*C. E. Dockser	*R. D. Patterson
P. D. Fine	*Bernard Roberts
*Harris Gilbert	B. D. Shulman
R. A. Grimes	Bernard Solomon
R. B. Gryzmish	*L. D. Tarlin

ASSETS

Banking Department . . \$8,251,324 73

NORTH ADAMS**North Adams Trust Company**
78 Main StreetC. E. Stoneham
*President*H. G. Webster
*Treasurer**Directors*

J. W. Bond	*J. E. Magenis
E. O. Brown	W. J. Nolan
R. L. Brown	Isadore Shapiro
*H. J. Hewat	*C. E. Stoneham
*G. H. Higgins	R. K. Thompson
R. A. Hunter	R. E. Wall

*ASSETS*Banking Department . . \$10,797,109 69
Trust Department . . 3,407,404 78**PEABODY****Citizens Bank and Trust Company of Peabody**
7 Sylvan StreetT. J. McGivern
*President*F. H. Harris
*Treasurer**Directors*

*H. J. April	Joseph Monahan, Jr.
S. J. Butman	W. Peterson
D. Drislane	J. V. Regis
Arnold Faria	F. J. Shaimas
*Leonard Kaplan	Samuel Sherman
F. W. Kiernan	*S. B. Tassel
Arthur Levine	*Joseph Viera
Michael LoPresti	A. F. Wood
T. J. McGivern	*C. M. Zolotas

ASSETS

Banking Department . . \$2,009,160 66

PITTSFIELD**Berkshire Housatonic Trust Company**
54 North Street**Branch Offices**
29 Cheshire Road
Main Street, StockbridgeF. A. Strom
*President*E. B. Anderson
*Treasurer**Directors*

*J. M. Dealey, Jr.	*F. M. Myers
*J. E. Dery	*T. C. Nelson
*Daniel England, Jr.	*L. R. Shields
*J. C. Hart	*F. A. Strom
*R. S. Hibbard	*A. J. Tuller
*J. T. Kelley	*W. A. Whittlesey
*D. B. Miller	*H. H. Williams, Jr.

*ASSETS*Banking Department . . \$15,407,670 45
Trust Department . . 6,758,227 10**QUINCY****Quincy Trust Company**
1486 Hancock Street**Branch Offices**
19 Cottage Avenue
415 Hancock Street, North Quincy
651 Hancock Street, Wollaston
93 Pleasant Street, South WeymouthC. J. Weeden
*President*M. A. Weeden
*Treasurer**Directors*

*P. E. Barbour	*W. C. O'Meara
*L. F. Blackwell	*G. D. Reardon
*F. H. Foy	*F. E. Remick
*H. A. Gallagher	*J. E. Robbie
*S. G. Jarvis	*C. W. Ten Broeck
*J. W. Kapples	*C. J. Weeden

ASSETS

Banking Department . . \$27,455,811 34

ROCKLAND

Rockland Trust Company
288 Union Street

Branch Offices

2 Stage Coach Way, Cohasset
Monument Square, Hull
Main Street, Hanson
Columbia Road, Hanover
Ocean Street, Marshfield
Front Street, Scituate

E. P. White
President

W. C. Pratt
Treasurer

Directors

J. B. Arnold	*Philip Mulvihill
S. P. Davies	E. J. Phelps
*R. L. Fish	Lot Phillips, II
G. W. Freeman	*N. A. Pool
R. J. Geogan	H. L. Shepherd
J. H. Hunt	*J. F. Spence, Jr.
C. K. Lane	R. J. Spence
L. M. Levinson	R. D. Tedeschi
N. G. MacDonald	*E. P. White
*Leo McCarthy	*A. P. Wilcox
E. A. Mulvey	

	ASSETS	
Banking Department	.	\$29,510,646 84
Trust Department	.	4,303,510 94

SALEM

Naumkeag Trust Company
217 Essex Street

Branch Office
24 Central Street

H. G. Macomber
President

L. H. Pauling
Treasurer

Directors

A. E. Arnold	R. C. Dick
B. T. Atwood	*M. F. Flynn
R. B. M. Barton	*C. F. Grush
E. M. Batchelder	F. A. Hebard
Lloyd H. Coffin	*H. G. Macomber
B. E. Cox	*I. J. Martin
*D. N. Crowley	M. S. Smith
H. E. Davenport	*W. B. Welch

	ASSETS	
Banking Department	.	\$26,861,897 04
Trust Department	.	11,167,144 51

SAUGUS

Saugus Trust Company
466 Lincoln Avenue

Branch Offices

13 Main Street
New England Shopping Center,
Newburyport Turnpike, Saugus

H. P. Mason
President

E. A. Otte
Treasurer

Directors

H. W. Bly	C. P. Gibson
A. G. Boudrot	Joseph Haskell
*R. J. Chiabrandy	*H. P. Mason
J. W. Currier	H. C. Ramsdell
*F. J. England	L. P. Sanborn
*C. E. Flynn	*L. E. Stone
H. T. Gibbs	

	ASSETS	
Banking Department	.	\$7,673,444 94

SHREWSBURY

Shrewsbury Bank & Trust Company
226 Boston Turnpike

J. B. Dolan
President

W. T. Gully
Treasurer

Directors

*H. C. Allen	C. M. Lekas
*T. A. Antoun	C. J. Lucey, Jr.
*W. Arter, Jr.	*P. M. Massad
A. W. Bath	W. J. McColgan
W. P. Coleman	D. R. Percival
*J. B. Dolan	A. J. Remillard, Jr.
R. J. Donoghue	J. W. Spillane
H. A. Frongillo, Jr.	D. J. Toseano
*W. T. Gully	

	ASSETS	
Banking Department	.	\$1,546,992 64

SOMERSET

Slade's Ferry Trust Company
140-42 Slade's Ferry Avenue

H. J. Regan
President

E. S. Machado
Treasurer

Directors

Louis Almeida	*A. J. McDermott
*I. T. Almy	G. E. McNally, Jr.
K. J. Compton	*H. J. Regan
*D. T. Corrigan	*B. T. Shuman
J. F. Foley, Jr.	

	ASSETS	
Banking Department	.	\$2,122,389 79

SPRINGFIELD

Springfield Safe Deposit and Trust Company
127 State Street

Branch Offices

27 Willow Street
14 Maple Street, East Longmeadow
142 Main Street, Monson

R. R. Emerson
President

R. R. Filley
Treasurer

Directors

C. L. Blake	W. B. Kirkham
A. A. Carroll	*Edward Kronvall
*C. J. Chambers	E. O. Landen
Brewer Corcoran	E. T. Malone
L. W. Doherty	*L. J. Presson
*R. R. Emerson	C. L. Richards
*J. S. Fairchild	W. W. Sample
G. J. Gallan	G. W. Streeter
C. R. Johnson	P. D. Weathers
Herman Kinsler	*W. F. Young

ASSETS

Banking Department	.	.	\$46,974,468	37
Trust Department	.	.	55,977,601	14

Valley Bank and Trust Company
1351 Main Street

Branch Offices

315 Boston Road
37 Harrison Avenue
9 Libcar Street
1287 Liberty Street
1531 Main Street
3316 Main Street
69 Market Street
618 Page Boulevard
794 State Street
461 Sumner Avenue
1918 Wilbraham Road
51 Springfield Street, Agawam
187 Main Street, Indian Orchard
398 Longmeadow Street, Longmeadow
30 Elm Street, Westfield
82 North Elm Street, Westfield
225 Memorial Avenue, West Springfield

B. H. MacLeod
President

W. A. Bates
Treasurer

Directors

E. J. Breck	E. T. Manley
J. S. Bulkley	R. K. Mueller
H. J. Cadwell	Catherine L. O'Brien
H. L. Carlisle	*R. L. Putnam, Jr.
Monte Cohen	*H. M. Sauers
*H. G. Dickey	J. J. Shea, Jr.
*W. A. Fuller	C. A. Steiger
*Melvin Holstein	F. S. Vanderbrouk
*A. S. Johnson	Norman Wallace
*W. A. Lieson	J. T. Wright
*B. H. MacLeod	*C. G. Young

ASSETS

Banking Department	.	.	\$134,460,143	08
Trust Department	.	.	56,207,432	11

TAUNTON

Bristol County Trust Company
43 Taunton Green

Branch Office

188 Broadway

J. S. Gwinn
President

L. W. Chace
Treasurer

Directors

*L. W. Chace	*A. S. O'Keefe
*W. E. Forbes	L. I. Phillips
C. R. Galligan	*L. W. Phillips
A. D. Gebelein	A. B. Pierce
*J. S. Gwinn	*T. T. Tweedy
R. H. Hallowell	E. K. Vanderwarker
W. P. MacLean	*E. S. White
S. N. McNeilly	

ASSETS

Banking Department	.	.	\$17,844,857	03
Trust Department	.	.	347,049	59

WAKEFIELD

Surety Bank and Trust Company
2 Smith Street

Branch Office

590 Main Street, Reading

J. S. Leavitt
President

F. E. Dupee
Treasurer

Directors

W. R. Addy	C. E. Holland
B. G. Barsanti	*J. S. Leavitt
A. P. Benedetto	T. H. MacDonald
*W. W. Bishop	*H. P. Morrison
C. J. Bonito	W. F. Murphy
G. E. Cummings	*B. Nesson
*F. J. Donovan	G. R. Sidney
F. E. Dupee	J. P. Silverio
*H. S. Epstein	M. D. Soroko
Richard Frost	*Anthony Tambone
Ezra Green	*J. G. Tucker

ASSETS

Banking Department	.	.	\$2,591,657	38
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Wakefield Trust Company
369 Main Street

Branch Office

American Mutual Insurance
Company Building, Quannapowitt Parkway

R. B. Oliver
President

C. W. Vik
Treasurer

Directors

*M. G. Beebe	*R. B. Oliver
H. A. Bouve	A. W. Rockwood
*G. J. Evans	J. F. White
*H. N. Goodspeed	R. H. Wingate
*E. E. Laughton	J. B. Wiswall
*W. J. Lee	K. A. Worthen

ASSETS

Banking Department	.	.	\$12,112,066	80
Trust Department	.	.	1,219,819	23

WALTHAM

Guaranty Trust Company
600 Main Street

Branch Offices
Lincoln Square, Natick
424 Trapelo Road, Waltham

C. A. Dolan, Jr.
President

A. B. Hollis
Treasurer

Directors

Bernardo Corsi	Charles Malone
John J. Crane	*Raymond Marchi
*A. R. Derderian	*J. T. Murray
H. J. Dietrich	Saverio Nardelli
*C. A. Dolan, Jr.	A. B. Nardone
Joseph Drapkin	J. B. Natoli
J. Gaziano, Jr.	*L. G. Natoli
*A. B. Hollis	*J. S. Rando
Ray Johnson	William Schwartz
*D. S. Kunian	J. Sundell
J. J. Lorusso	Edward F. Williams

ASSETS

Banking Department . . . \$11,493,360 11

Newton-Waltham Bank and Trust Company
637 Main Street, Waltham

Branch Offices

319 Auburn Street, Auburndale
74 Main Street, Cohituate
282 Washington Street, Newton
808 Beacon Street, Newton Centre
93 Union Street, Newton Centre
1160 Walnut Street, Newton Highlands
303 Walnut Street, Newtonville
245 Needham Street, Newton Upper Falls
1 Chestnut Street, West Newton
466 Woodward Street, Waban
1097 Lexington Street, Waltham
854 Main Street, Waltham
100 Maple Street, Waltham
23 Moody Street, Waltham
318 Moody Street, Waltham
301 Boston Post Road, Wayland
458 Boston Post Road, Weston
475 Winter Street, Waltham

G. L. White
President

S. J. Caruso
Treasurer

Directors

*W. D. Brooks, Jr.	*F. T. Putney
*G. P. Davis	*N. S. Rabb
*J. J. Flynn, III	*K. W. Rogers
*N. I. Greene	*D. W. Stapleton
*Bartlett Harwood	*H. G. Travis
*E. F. Leatham	*J. H. Walsh
*M. F. MacNeil	*G. L. White
*W. H. Nichols	*W. F. Wingard
*F. C. Ober	*B. F. Wood

ASSETS

Banking Department . . . \$82,566,005 28
Trust Department . . . 25,190,053 92

WARE

Ware Trust Company
73 Main Street

W. M. Hyde
President

L. H. Tucker
Treasurer

Directors

J. H. Bryson	Fulton Rindge, Jr.
*L. B. Campbell	*A. H. Schoonmaker
*W. M. Hyde	Neil W. Schoonmaker
George Mixer	W. W. Shuttleworth
J. F. Nields	G. C. Wood
John Pileh	

ASSETS

Banking Department . . . \$5,772,286 03
Trust Department . . . 553,109 70

WATERTOWN

Coolidge Bank and Trust Company
585 Mount Auburn Street

Milton Adess
President

P. T. Toomasian
Treasurer

Directors

Peter Adamian	*Charles Mosesian
Milton Adess	*R. C. Papalia
H. J. Chernis	A. A. Shushan
M. M. Cohen	*V. C. Stoneman
J. J. Curran	*P. T. Toomasian
*M. L. Cutler	*Ralph Torchio
*J. A. Dunn	James Tragakis
F. G. Feldman	S. D. Turin
H. S. Glass	*J. A. Zani
E. F. Merkert	

ASSETS

Banking Department . . . \$4,072,809 65

WELLESLEY

Wellesley Trust Company
342 Washington Street, Wellesley Hills

Branch Office
15 Central Street

H. D. Terry
President

S. B. Barber
Treasurer

Directors

C. D. Aldrich	*H. L. Niles
R. O. Clapp	*F. P. Parker
*D. H. Danforth	*Luella B. Studley
C. E. Fuller	*H. D. Terry
R. J. Keltie	*H. D. White
*C. F. Machen	

ASSETS

Banking Department . . . \$9,292,131 16

WILMINGTON**Wilmington Bank & Trust Company**
240 Main StreetC. A. Barnes
*President*E. J. Sweeney
*Treasurer**Directors*

*C. A. Barnes	S. Gruber
*C. M. Benjamin	H. B. Hershon
*T. Black	R. W. Hoag
R. M. Boutwell, III	*H. Horvitz
O. Cohen	A. Kazis
C. J. Caterino	S. L. Makrauer
E. Frawley	W. Rosenberg
*M. Ginsberg	L. I. Shain
*M. Goldfine	A. Tanger
F. B. Gordon	*A. A. Tanger
J. Guluzian	A. Tobin

ASSETS

Banking Department . . . \$3,325,688 39

WINCHESTER**Winchester Trust Company**
35 Church Street*Branch Office*

16 Mount Vernon Street

V. C. Ambrose
*President*C. W. Butler
*Treasurer**Directors*

*V. C. Ambrose	*J. S. Morgan, Jr.
*E. B. Dade	*W. L. Parsons
N. H. Fitzgerald	H. K. Spencer
*H. H. Ford	F. F. Stockwell
D. S. Greer	

ASSETS

Banking Department . . . \$10,445,763 83

WOBURN**Woburn Bank and Trust Company**
327 Main StreetL. A. Donovan
*President*W. J. McDonough
*Treasurer**Directors*

*E. J. Cantillon, Jr.	*J. J. Mawn
P. J. Coccoluto	E. H. McCall
*L. A. Donovan	W. J. McDonough
*F. W. Frizzell	T. J. McGrath
J. F. Gilgun, Jr.	L. S. McLaughlin
W. H. Henchey	C. A. Murphy
*D. L. Joyce	*E. T. Nutile
P. C. Keleher	George Tierney
*T. P. Lyons	Andrew Tofuri

ASSETS

Banking Department . . . \$4,007,216 79

WORCESTER**Commerce Bank & Trust Company**
240 Main StreetAaron Krock
*President*William Roberts
*Treasurer**Directors*

Peter Bell	*Alexander G. Lajoie
*Michael J. DiPierro	Charles Maykel
P. W. Glennon	Francis W. Murthur
Herbert Gold	*William Roberts
*Aaron Krock	Melvin Sawyer
B. L. Krock	*Joseph Talamo

ASSETS

Banking Department . . . \$10,536,103 68

Guaranty Bank & Trust Company
386 Main Street*Branch Offices*

Commercial and Central Streets
51 Gold Star Boulevard
655 Park Avenue
130 Worcester Street, Grafton
12 Main Street, Leominster

R. A. Erickson
*President*C. W. Ribb
*Treasurer**Directors*

*W. R. Ballard	G. N. Jeppson
J. T. B. Carmody	*John Jeppson
J. N. Engelsted	G. A. Johnson
*R. A. Erickson	A. R. LeMieux
R. J. Forkey	L. H. Lougee
Andrew Gebski	Myles Morgan
*O. V. Gustafson	R. L. Olson
F. L. Harrington	B. E. Petterson
O. G. Hedstrom	*C. M. Stanley
Jacob Hiatt	P. J. Styffe
E. M. Hicks	C. W. Swanson
B. F. Jalar	O. B. Wood

*ASSETS*Banking Department . . . \$59,748,753 49
Trust Department . . . 2,117,643 08

Corporations Subject to Chapter 172A of the General Laws

CHELSEA

**Chelsea Morris Plan Bank and
Banking Company
409 Broadway**

R. C. Mansfield
President

L. M. Lawson
Treasurer

Directors

H. C. Amos
J. J. Bodell, Jr.
R. C. Mansfield

Harry O'Brien
G. R. Powers

Total Assets . . . \$1,286,749 42

LYNN

**North Shore Bank and Banking Company
465 Washington Street**

**Branch Office
99 Washington Street, Salem**

A. F. Gill
President

A. F. Gill
Treasurer

Directors

G. P. Biagiotti
E. A. Coates
A. F. Gill

E. A. Mark
T. E. Taulbee

Total Assets . . . \$4,261,143 12

NEW BEDFORD

**The New Bedford Morris Plan Company
206 Union Street**

J. G. Doyle
President

G. G. Schuler
Treasurer

Directors

E. J. Dalbec
J. G. Doyle
H. T. Kennedy
John McCullough, III

J. A. Norris, Jr.
G. G. Schuler
F. H. Taber
R. E. Taber

Total Assets . . . \$3,326,871 56

WORCESTER

**Industrial City Bank and Banking Company
16 Franklin Street**

Branch Offices

**Harding and Ellsworth Streets
North Grafton Shopping Center, No. Grafton**

H. M. Radcliffe
President

G. P. Newton, Jr.
Treasurer

Directors

R. W. Booth
J. Z. Buckley
J. R. Carter
H. C. Coley
I. J. Erikson
J. P. Franklin

Horace Gooch, Jr.
L. F. Harris
C. F. Morrison
H. M. Radcliffe
R. N. Symonds
G. F. Wright

Total Assets . . . \$7,578,672 92

ABSTRACTS OF THE ANNUAL REPORTS
OF
TRUST COMPANIES
SHOWING
STATEMENTS OF CONDITION
OF ALL DEPARTMENTS
AND
CERTAIN OTHER INFORMATION RELATIVE TO
SAVINGS DEPOSITS
AS OF
THE CLOSE OF BUSINESS, DECEMBER 31, 1961

		ATHOL
ASSETS		ATHOL BANK AND TRUST COMPANY
Banking Department		
	incorporated	Apr. 6, 1955
	Began business	June 23, 1955
1	Cash, clearing and cash items in process of collection	854,000 28
2	Balances with banks	241,686 51
3	U. S. Government obligations, direct and fully guaranteed	125,204 00
4	State, county and municipal obligations	—
5	Other bonds, notes and debentures	—
6	Corporate stocks	—
7	Real estate loans	317,138 16
8	Collateral loans	163,019 41
9	Unsecured loans	256,073 88
10	Installment loans	211,396 19
11	Overdrafts	—
12	Banking house, vaults, furniture and fixtures	12,239 20
13	Other real estate owned, directly or indirectly	—
14	Customers' liability on acceptances outstanding	—
15	Prepaid expenses	—
16	Interest accrued but not collected	—
17	Other assets	—
18	Total	\$1,380,757 63
Trust Department		
19	Government, state and municipal bonds	No Trust Department
20	Other bonds	
21	Stocks	
22	Loans on real estate	
23	Other loans	
24	Real estate by foreclosure, etc.	
25	Real estate owned	
26	Deposits subject to check	
27	Other bank deposits	
28	Tangible personal property	
29	Other assets	
30	Total	

ATTLEBORO	BEVERLY	BOSTON			
ATTLEBORO TRUST COMPANY	BEVERLY TRUST COMPANY	BOSTON SAFE DEPOSIT AND TRUST COMPANY	BRIGHTON BANK & TRUST COMPANY	CITY BANK & TRUST COMPANY	
Nov. 23, 1910	Mar. 27, 1914	Apr. 13, 1867	Nov. 1, 1960	Aug. 6, 1956	
Mar. 6, 1911	Aug. 3, 1914	June 1, 1875	Dec. 14, 1960	Feb. 5, 1957	1
\$714,718 84	\$358,653 87	\$3,553,117 54	\$55,198 63	\$655,234 38	2
1,954,969 26	599,520 48	9,794,062 16	429,290 69	1,848,201 78	3
4,940,946 85	2,447,039 92	36,508,706 47	685,192 64	7,820,874 21	4
1,036,053 95	1,042,800 74	26,145,152 82	—	—	5
—	10,081 68	—	25,000 00	—	6
16,325 00	1,530 00	—	—	—	7
3,075,910 97	3,974,167 48	—	152,616 13	1,398,894 52	8
258,649 78	1,405,556 87	12,542,631 01	377,787 95	3,899,087 57	9
1,852,337 90	433,947 60	7,610,567 75	331,324 16	5,388,559 07	10
1,195,174 31	2,509,956 51	10,956 24	460,286 61	1,529,506 08	11
1,946 91	624 84	12,659 75	754 27	2,207 84	12
257,771 94	222,799 74	1,974,180 92	68,485 00	168,805 27	13
—	—	—	—	—	14
—	—	—	—	116,077 53	15
5,257 58	7,486 53	57,774 54	—	—	16
43,776 49	39,391 24	460,381 20	—	—	17
6,762 56	9,676 76	111,731 82	305 00	643 93	18
\$15,360,602 34	\$13,063,234 26	\$98,781,922 22	\$2,586,241 08	\$22,828,092 18	
\$486,278 37	—	\$159,617,561 14	No Trust Department	No Trust Department	19
296,581 68	\$790 00	112,169,301 81			20
3,126,465 08	30,455 04	294,436,892 06			21
89,500 00	—	365,075 13			22
—	—	3,657,067 62			23
—	—	—			24
—	—	4,793,372 50			25
96,832 10	623 08	15,958,129 30			26
233,443 50	31,288 87	3,297,709 35			27
2,219 50	16 00	308,137 03			28
29,506 45	13,985 77	760,707 49			29
\$4,360,826 68	\$77,158 76	\$595,363,953 43			30

		ATHOL
LIABILITIES		ATHOL BANK AND TRUST COMPANY
Banking Department		
1	Demand deposits of individuals, partnerships and corporations	\$568,965 19
2	Time deposits of individuals, partnerships and corporations	15,000 00
3	Savings deposits	426,018 80
4	Club deposits	2,573 00
5	Deposits of U. S. Government	14,682 13
6	Deposits of states, counties and municipalities	137,068 00
7	Deposits of banks	25,278 74
8	Other deposits (certified, officers' checks, etc.)	10,200 99
9	Bills payable and other liabilities for borrowed money	—
10	Mortgages or other liens on foreclosed real estate, etc.	—
11	Acceptances executed by or for account of this trust company	—
12	Income collected not earned	7,800 00
13	Accrued for taxes, interest, expenses, etc.	—
14	Other liabilities	3,576 45
15	Capital stock Preferred	—
16	Capital stock Common	100,000 00
17	Surplus	25,000 00
18	Guaranty fund	6,235 00
19	Undivided profits	36,264 67
20	Preferred stock retirement fund	—
21	Other capital reserves	2,094 66
22	Total	\$1,380,757 63
Trust Department		
23	As trustee, executor, administrator, etc.	No Trust
24	Income	Department
25	Earnings not transferred to the banking department	
26	Other liabilities	
27	Total	
28	As agent, custodian, etc.	
29	As corporate agent or trustee	
Savings Deposit Information		
30	Date savings department started	June 23, 1955
31	Deposits draw interest from	Monthly on 1st
32	Interest is payable	May 1–Nov. 1
33	Number of real estate loans	64
34	Average real estate loan	\$4,633 90
35	Average rate on real estate loans	5.75
36	Percentage of real estate loans to savings deposits	69.61
37	Investment of guaranty fund	\$6,235 00
38	Average rate on amount invested in securities	2.63
Period, December 31, 1960 to December 31, 1961		
39	Rate of interest paid	3.00
40	Amount of interest paid	\$11,840 40
41	Amount of deposits	\$134,417 61
42	Amount of withdrawals	\$136,030 49
43	Net increase	\$10,227 52
44	Number of deposits	1,766
45	Number of withdrawals	537
46	Number of accounts opened	75
47	Number of accounts closed	55
48	Net increase in number of accounts	20
49	Number of accounts, December 31, 1961	563

ATTLEBORO	BEVERLY	BOSTON			
ATTLEBORO TRUST COMPANY	BEVERLY TRUST COMPANY	BOSTON SAFE DEPOSIT AND TRUST COMPANY	BRIGHTON BANK & TRUST COMPANY	CITY BANK & TRUST COMPANY	
\$8,303,348 37	\$5,029,355 71	\$69,465,821 69	\$1,199,107 94	\$11,727,602 24	1
295,000 00	499,823 15	10,000 00	49,500 00	1,440,325 26	2
3,888,687 25	4,777,504 25	—	257,795 46	2,049,486 48	3
68,851 50	39,107 50	—	—	3,095 00	4
189,596 66	164,164 11	1,091,907 81	148,236 76	583,285 43	5
428,455 04	722,958 03	8,767,112 65	175,000 00	3,563,710 71	6
366,097 77	109,533 04	4,384,847 06	161,925 26	40,010 16	7
435,627 55	131,793 93	841,286 90	67,885 21	685,331 94	8
—	—	—	—	—	9
—	—	—	—	—	10
100,637 12	—	95,555 75	—	116,077 53	11
79,009 62	140,374 42	1,148,534 38	57,768 33	196,274 88	12
19,074 13	297,109 87	—	1,446 39	266,633 34	13
—	—	—	—	35,532 56	14
250,000 00	300,000 00	2,500,000 00	250,000 00	600,000 00	15
350,000 00	260,000 00	7,500,000 00	125,000 00	1,150,000 00	16
205,000 00	246,000 00	—	1,322 25	18,559 95	17
237,252 16	132,563 71	2,039,544 90	83,643 41	50,539 28	18
—	—	—	—	—	19
143,965 17	212,946 54	937,311 08	7,610 07	301,627 42	20
—	—	—	—	—	21
\$15,360,602 34	\$13,063,234 26	\$98,781,922 22	\$2,586,241 08	\$22,828,092 18	22
\$4,331,576 75	\$76,816 26	\$587,758,706 13	No Trust Department	No Trust Department	23
29,249 93	342 50	7,605,247 30	—	—	24
—	—	—	—	—	25
—	—	—	—	—	26
\$4,360,826 68	\$77,158 76	\$595,363,953 43			27
\$961,643 61	—	\$187,620,920 07			28
—	—	\$122,201,704 18			29
Mar. 30, 1911	Aug. 3, 1914	No Savings Department	Dec. 14, 1960	Feb. 5, 1957	30
Monthly on 5th	Monthly on 3rd		Monthly on 10th	Monthly on 1st	31
June 10-Dec. 10	Jan. 15-July 15		Jan. 15-July 15	Jan. 15-July 15	32
358	586		7	57	33
\$7,388 67	\$6,020 41		\$21,802 30	\$20,694 67	34
5.32	5.40		6.52	5.92	35
68.02	73.85		59.00	57.55	36
\$309,959 10	\$245,875 78		\$977 74	\$30,000 00	37
3.14	2.63		2.20	3.00	38
3.00	3.00		3.00	3.00	39
\$107,042 66	\$131,034 18		\$1,668 78	\$51,975 74	40
\$1,339,061 72	\$2,356,302 59		\$306,580 30	\$1,175,278 64	41
\$1,330,678 78	\$2,581,895 52		\$102,239 15	\$1,092,706 10	42
\$115,425 60	\$94,558 75		\$206,009 93	\$134,548 28	43
10,578	24,723		1,529	3,761	44
5,619	12,799		521	1,346	45
394	1,344		336	431	46
267	1,186		55	230	47
127	158		281	201	48
3,697	8,471		373	1,097	49

¹ Decrease.

		BOSTON
ASSETS		FIDUCIARY TRUST COMPANY
Banking Department		
	Incorporated	Mar. 30, 1928
	Began business	Apr. 15, 1928
1	Cash, clearing and cash items in process of collection	\$501,500 00
2	Balances with banks	1,255,231 38
3	U. S. Government obligations, direct and fully guaranteed	7,968,640 70
4	State, county and municipal obligations	1,787,123 54
5	Other bonds, notes and debentures	381,171 11
6	Corporate stocks	—
7	Real estate loans	—
8	Collateral loans	976,921 73
9	Unsecured loans	—
10	Installment loans	—
11	Overdrafts	—
12	Banking house, vaults, furniture and fixtures	62,885 50
13	Other real estate owned, directly or indirectly	—
14	Customers' liability on acceptances outstanding	—
15	Prepaid expenses	6,204 06
16	Interest accrued but not collected	—
17	Other assets	—
18	Total	\$12,939,678 02
Trust Department		
19	Government, state and municipal bonds	\$43,119,830 10
20	Other bonds	17,180,016 36
21	Stocks	82,827,654 02
22	Loans on real estate	228,802 00
23	Other loans	173,727 20
24	Real estate by foreclosure, etc.	—
25	Real estate owned	135,199 89
26	Deposits subject to check	3,295,670 96
27	Other bank deposits	162,194 95
28	Tangible personal property	2 00
29	Other assets	107,919 70
30	Total	\$147,231,017 18

BOSTON			BROOKLINE		
OLD COLONY TRUST COMPANY	STATE STREET BANK AND TRUST COMPANY	UNITED STATES TRUST COMPANY	BROOKLINE TRUST COMPANY	NORFOLK COUNTY TRUST COMPANY	
May 8, 1890	Apr. 13, 1891	Apr. 15, 1887	Oct. 13, 1910	Dec. 18, 1934	
June 13, 1890	July 1, 1891	Mar. 4, 1895	Nov. 1, 1910	Jan. 2, 1935	
—	\$87,507,983 14	\$8,985,476 43	\$631,805 12	\$10,718,637 72	1
\$105,435 70	64,382,100 45	2,649,260 15	2,853,990 00	10,404,705 32	2
8,549,867 19	125,804,009 47	14,879,109 38	10,670,690 63	26,399,299 53	3
2,366,020 95	24,190,661 36	—	2,034,412 53	16,503,867 81	4
—	1,253,995 49	32,000 00	324,750 00	2,465,535 13	5
300,000 00	1,633,315 06	106,050 00	21,224 75	195,400 00	6
—	25,485,743 65	1,074,590 82	1,959,733 51	12,857,135 90	7
—	117,373,920 94	10,521,133 44	2,413,292 28	13,100,884 14	8
—	123,865,142 43	19,749,592 21	6,140,871 90	11,036,107 11	9
—	31,898,850 02	1,433,754 92	3,221,843 49	23,294,209 78	10
—	147,538 67	2,414 88	1,292 74	44,192 72	11
—	8,412,036 34	300,001 00	364,719 74	1,661,281 79	12
—	—	—	—	—	13
—	669,747 70	257,578 10	—	—	14
—	932,929 84	12,818 95	61,379 60	42,475 88	15
64,095 78	2,315,717 32	172,582 24	88,486 33	300,735 20	16
672,291 02	150,471 93	61,759 96	3,421 06	45,738 30	17
\$12,057,716 64	\$616,024,163 81	\$60,238,122 48	\$30,791,913 68	\$129,070,206 33	18
\$283,206,303 87	\$160,558,000 64	\$4,491,448 99	\$254,725 87	\$768,784 37	19
433,261,391 06	99,492,621 77	925,220 21	367,460 12	819,387 00	20
527,164,566 45	267,493,543 18	7,342,721 33	1,861,597 64	2,931,886 34	21
32,829,138 40	392,037 75	347,939 19	2,934 54	189,439 22	22
1,639,511 10	1,832,279 98	7,000 00	—	74,917 89	23
—	—	—	—	—	24
10,990,936 18	2,996,764 86	777,952 33	53,504 87	114,886 64	25
18,864,952 99	16,964,531 84	232,606 80	70,060 73	290,522 83	26
10,819,664 27	4,257,971 93	325,742 08	240,043 77	550,983 68	27
—	152,860 02	19 28	12,032 51	1 00	28
1,266,445 67	1,487,226 48	694,820 07	221 00	192 00	29
\$1,320,042,969 99	\$555,627,838 45	\$15,145,470 28	\$2,862,581 65	\$5,741,000 97	30

		BOSTON
LIABILITIES		FIDUCIARY TRUST COMPANY
Banking Department		
1	Demand deposits of individuals, partnerships and corporations	\$9,678,798 09
2	Time deposits of individuals, partnerships and corporations	—
3	Savings deposits	—
4	Club deposits	—
5	Deposits of U. S. Government	269,183 59
6	Deposits of states, counties and municipalities	—
7	Deposits of banks	180,500 00
8	Other deposits (certified, officers' checks, etc.)	1 00
9	Bills payable and other liabilities for borrowed money	—
10	Mortgages or other liens on foreclosed real estate, etc.	—
11	Acceptances executed by or for account of this trust company	—
12	Income collected not earned	—
13	Accrued for taxes, interest, expenses, etc.	210,756 06
14	Other liabilities	21,141 36
15	Capital stock Preferred	—
16	Capital stock Common	1,000,000 00
17	Surplus	1,000,000 00
18	Guaranty fund	—
19	Undivided profits	579,297 92
20	Preferred stock retirement fund	—
21	Other capital reserves	—
22	Total	\$12,939,678 02
Trust Department		
23	As trustee, executor, administrator, etc.	\$143,780,188 38
24	Income	3,450,828 80
25	Earnings not transferred to the banking department	—
26	Other liabilities	—
27	Total	\$147,231,017 18
28	As agent, custodian, etc.	\$298,908,764 43
29	As corporate agent or trustee	—
Savings Deposit Information		
30	Date savings department started	No Savings
31	Deposits draw interest from	Department
32	Interest is payable	
33	Number of real estate loans	
34	Average real estate loan	
35	Average rate on real estate loans	
36	Percentage of real estate loans to savings deposits	
37	Investment of guaranty fund	
38	Average rate on amount invested in securities	
Period, December 31, 1960 to December 31, 1961		
39	Rate of interest paid	
40	Amount of interest paid	
41	Amount of deposits	
42	Amount of withdrawals	
43	Net increase	
44	Number of deposits	
45	Number of withdrawals	
46	Number of accounts opened	
47	Number of accounts closed	
48	Net increase in number of accounts	
49	Number of accounts, December 31, 1961	

BOSTON			BROOKLINE		
OLD COLONY TRUST COMPANY	STATE STREET BANK AND TRUST COMPANY	UNITED STATES TRUST COMPANY	BROOKLINE TRUST COMPANY	NORFOLK COUNTY TRUST COMPANY	
—	\$417,222,416 16	\$34,634,702 22	\$18,341,115 71	\$67,748,863 24	1
—	7,869,756 00	140,000 00	—	19,000 00	2
—	9,473,776 42	2,840,303 53	5,113,080 86	19,930,091 75	3
—	—	—	—	201,194 00	4
—	15,535,462 21	856,377 01	673,574 02	2,696,207 22	5
—	33,059,611 80	12,295,157 48	638,528 95	11,781,480 56	6
—	51,345,462 05	475,657 08	444,461 80	5,349,460 97	7
—	7,204,745 02	686,463 91	1,557,191 99	6,453,346 54	8
—	—	—	—	—	9
—	679,247 70	257,578 10	—	—	10
—	2,411,854 20	343,939 28	387,515 10	2,653,037 65	11
\$976,532 90	3,486,661 70	1,018,951 11	229,616 52	830,452 29	12
—	3,100,484 16	205,191 17	18,000 00	1,075,529 11	13
—	—	—	—	—	14
5,000,000 00	19,125,000 00	1,150,000 00	600,000 00	2,500,000 00	15
5,000,000 00	25,875,000 00	2,000,000 00	1,000,000 00	3,000,000 00	16
—	750,000 00	385,000 00	450,000 00	1,025,000 00	17
676,551 08	11,690,244 09	1,265,545 15	630,022 07	1,538,444 57	18
—	—	—	—	—	19
404,626 66	7,194,442 30	1,683,256 44	708,806 66	2,268,098 43	20
—	—	—	—	—	21
\$12,057,710 64	\$616,024,163 81	\$60,238,122 48	\$30,791,913 68	\$129,070,206 33	22
\$1,312,717,765 35	\$550,599,822 05	\$15,043,646 89	\$2,847,989 77	\$5,649,403 32	23
7,325,144 64	5,009,805 01	99,616 56	14,591 28	14,050 84	24
—	—	—	—	—	25
—	18,211 39	2,206 83	—	77,546 81	26
\$1,320,042,909 99	\$555,627,838 45	\$15,145,470 28	\$2,862,581 05	\$5,741,000 97	27
\$1,208,226,673 89	\$3,185,403,220 56	\$5,240,005 61	\$197,292 45	\$2,133,115 56	28
\$105,290,537 85	\$210,840,719 18	\$738,508 35	—	—	29
No Savings Department	Sept. 22, 1925 Monthly on 1st Quarterly on 15th*	Apr. 6, 1908 Monthly on 1st 3rd Tues. Apr., Oct.	Mar. 31, 1919 Monthly on 5th Feb. 15–Aug. 15	Jan. 2, 1935 Monthly on 1st Quarterly on 15th*	
	31	145	138	985	30
	\$15,895 30	\$7,410 97	\$13,083 12	\$12,083 39	31
	4.98	5.24	4.87	5.20	32
	5.20	37.8	35.31	59.72	33
	\$734,703 18	\$387,437 49	\$500,000 00	\$1,054,062 50	34
	3.27	2.71	2.75	2.74	35
	—	—	—	—	36
	3.00	3.00	3.00	3.00	37
	\$186,525 13	\$79,945 38	\$136,963 92	\$542,965 48	38
	\$10,809,818 56	\$1,190,697 90	\$2,644,240 56	\$10,155,598 67	39
	\$4,135,669 08	\$1,266,356 65	\$2,667,315 09	\$9,849,393 37	40
	\$6,860,674 61	\$4,286 63	\$113,889 39	\$849,170 78	41
	36,697	6,648	15,463	74,727	42
	22,521	4,451	10,022	51,032	43
	13,252	530	1,239	4,980	44
	3,735	975	1,403	5,530	45
	9,517	1,445	1,164	1,550	46
	12,801	3,304	7,207	30,139	47
	—	—	—	—	48

1 Decrease.
*Jan.–Apr.–July–Oct.

		CAMBRIDGE
ASSETS		
		CAMBRIDGE TRUST COMPANY
Banking Department		
	Incorporated	May 8, 1890
	Began business	Nov. 7, 1892
1	Cash, clearing and cash items in process of collection	\$716,340 04
2	Balances with banks	3,761,636 73
3	U. S. Government obligations, direct and fully guaranteed	6,537,350 78
4	State, county and municipal obligations	1,845,349 11
5	Other bonds, notes and debentures	2,000 00
6	Corporate stocks	—
7	Real estate loans	5,101,381 05
8	Collateral loans	3,128,211 40
9	Unsecured loans	4,681,635 72
10	Installment loans	878,416 65
11	Overdrafts	3,100 06
12	Banking house, vaults, furniture and fixtures	66,660 21
13	Other real estate owned, directly or indirectly	—
14	Customers' liability on acceptances outstanding	—
15	Prepaid expenses	12,478 35
16	Interest accrued but not collected	57,705 46
17	Other assets	—
18	Total	\$26,792,265 56
Trust Department		
19	Government, state and municipal bonds	\$2,857,612 37
20	Other bonds	1,174,343 38
21	Stocks	10,168,139 74
22	Loans on real estate	39,790 00
23	Other loans	—
24	Real estate by foreclosure, etc.	—
25	Real estate owned	1 00
26	Deposits subject to check	382,356 33
27	Other bank deposits	189,735 15
28	Tangible personal property	—
29	Other assets	80,166 14
30	Total	\$14,892,144 11

CAMBRIDGE			CHATHAM	CHELMSFORD	
COUNTY BANK AND TRUST COMPANY	HARVARD TRUST COMPANY	UNIVERSITY TRUST COMPANY	CHATHAM TRUST COMPANY	THE FIRST BANK AND TRUST COMPANY	
June 9, 1933	July 14, 1904	Jan. 4, 1927	Aug. 16, 1919	Dec. 13, 1957	
July 17, 1933	Aug. 8, 1904	June 11, 1927	Jan. 15, 1920	Jan. 6, 1958	1
\$1,943,658 91	\$12,003,501 41	\$122,995 84	\$122,609 28	\$123,656 15	2
2,162,371 25	9,700,129 61	725,372 28	87,244 13	404,776 33	3
3,394,016 21	29,552,210 40	2,437,328 28	1,589,671 88	1,048,604 53	4
764,531 78	19,606,061 15	—	—	437,962 06	5
—	456,935 17	—	30,000 00	27,651 17	6
31,200 00	303,611 83	4,000 00	18,437 50	—	7
2,815,755 17	19,396,050 94	828,690 38	868,197 00	784,396 35	8
1,355,315 93	14,164,321 14	408,419 11	158,485 00	309,037 65	9
2,401,457 56	12,925,404 56	232,551 24	253,708 00	914,863 80	10
1,271,020 46	10,281,810 51	890,595 04	30,575 24	1,062,161 50	11
5,691 70	21,642 27	3,306 56	107 94	5,465 58	12
266,846 85	2,140,163 45	5,472 56	57,761 87	168,276 74	13
—	—	—	—	—	14
13,787 46	47,122 41	1,222 69	727 33	6,753 94	15
36,434 84	577,968 85	55 64	—	17,426 21	16
7,958 17	278,403 05	2,004 85	6,584 38	5,125 29	17
\$16,470,046 29	\$131,455,336 75	\$5,662,014 47	\$3,224,109 55	\$5,316,157 30	18
No Trust Department	\$9,835,094 62 7,618,322 87 32,872,655 66 198,609 73 303,369 28 — 268,862 91 1,291,005 08 793,909 97 33,460 25 2,929,457 99	No Trust Department	No Trust Department	No Trust Department	19 20 21 22 23 24 25 26 27 28 29
	\$56,144,748 36				30

		CAMBRIDGE
LIABILITIES		CAMBRIDGE TRUST COMPANY
Banking Department		
1	Demand deposits of individuals, partnerships and corporations	\$17,013,049 41
2	Time deposits of individuals, partnerships and corporations	—
3	Savings deposits	2,844,558 69
4	Club deposits	—
5	Deposits of U. S. Government	1,152,477 51
6	Deposits of states, counties and municipalities	733,158 31
7	Deposits of banks	955,134 25
8	Other deposits (certified, officers' checks, etc.)	1,071,551 31
9	Bills payable and other liabilities for borrowed money	—
10	Mortgages or other liens on foreclosed real estate, etc.	—
11	Acceptances executed by or for account of this trust company	—
12	Income collected not earned	—
13	Accrued for taxes, interest, expenses, etc.	415,097 88
14	Other liabilities	82,977 52
15	Capital stock Preferred	—
16	Capital stock Common	500,000 00
17	Surplus	500,000 00
18	Guaranty fund	225,000 00
19	Undivided profits	628,667 54
20	Preferred stock retirement fund	—
21	Other capital reserves	670,593 14
22	Total	\$26,792,265 56
Trust Department		
23	As trustee, executor, administrator, etc.	\$14,779,538 73
24	Income	112,605 38
25	Earnings not transferred to the banking department	—
26	Other liabilities	—
27	Total	\$14,892,144 11
28	As agent, custodian, etc.	\$12,646,873 20
29	As corporate agent or trustee	\$244,248 82
Savings Deposit Information		
30	Date savings department started	Sept. 1, 1914
31	Deposits draw interest from	Monthly on 1st
32	Interest is payable	May 15-Nov. 15
33	Number of real estate loans	96
34	Average real estate loan	\$18,754 05
35	Average rate on real estate loans	5.22
36	Percentage of real estate loans to savings deposits	63.29
37	Investment of guaranty fund	\$412,554 00
38	Average rate on amount invested in securities	4.73
Period, December 31, 1960 to December 31, 1961		
39	Rate of interest paid	3.00
40	Amount of interest paid	\$76,329 33
41	Amount of deposits	\$1,833,991 02
42	Amount of withdrawals	\$1,723,143 65
43	Net increase	\$187,176 70
44	Number of deposits	10,866
45	Number of withdrawals	8,044
46	Number of accounts opened	692
47	Number of accounts closed	648
48	Net increase in number of accounts	44
49	Number of accounts, December 31, 1961	3,414

CAMBRIDGE			CHATHAM	CHELMSFORD	
COUNTY BANK AND TRUST COMPANY	HARVARD TRUST COMPANY	UNIVERSITY TRUST COMPANY	CHATHAM TRUST COMPANY	THE FIRST BANK AND TRUST COMPANY	
\$9,151,308 43	\$85,894,363 37	\$2,455,611 82	\$1,506,424 83	\$2,448,017 39	1
—	135,176 69	50,000 00	—	25,456 78	2
2,790,111 37	11,242,512 96	1,633,528 41	1,190,851 72	1,085,669 80	3
61,902 00	63,103 00	11,632 00	2,231 75	6,359 00	4
584,448 44	3,592,897 16	78,907 83	4,051 08	119,643 50	5
775,332 32	5,180,491 59	104,977 58	81,578 07	865,335 20	6
314,369 05	4,752,548 32	282,357 95	25,189 66	25,000 00	7
973,596 94	1,118,574 91	80,872 20	8,515 58	91,700 74	8
—	—	—	—	—	9
—	—	—	—	—	10
123,635 81	793,547 07	—	9,845 06	95,599 29	12
142,140 66	769,117 98	64,000 00	8,000 00	42,917 93	13
14,759 38	5,768,080 24	12,909 10	26,473 95	7,891 07	14
—	—	—	—	—	15
300,000 00	2,200,000 00	200,000 00	50,000 00	187,200 00	16
550,000 00	5,000,000 00	200,000 00	50,000 00	207,534 00	17
200,000 00	570,000 00	125,000 00	64,800 00	6,714 00	18
248,671 73	1,892,436 16	319,457 87	176,761 55	59,066 02	19
—	—	—	—	—	20
239,770 16	2,482,487 30	42,759 71	19,386 30	42,052 58	21
\$16,470,046 29	\$131,455,336 75	\$5,662,014 47	\$3,224,109 55	\$5,316,157 30	22
No Trust Department	\$55,588,436 54 481,311 82 75,000 00	No Trust Department	No Trust Department	No Trust Department	23
					24
					25
					26
	\$56,144,748 36				27
	\$25,518,679 20 \$566,207 46				28
					29
July 17, 1933	May 29, 1916	June 11, 1927	Jan. 15, 1920	Jan. 6, 1958	30
Monthly on 5th	Monthly on 5th	Monthly on 1st	Monthly last day	Monthly on 1st	31
June 15-Dec. 15	June 5-Dec. 5	June 30-Dec. 31	Apr. 1-Oct. 1	Apr. 15-Oct. 15	32
200	837	150	140	71	33
\$9,498 94	\$10,108 54	\$5,169 24	\$5,998 16	\$11,047 84	34
4.84	5.30	5.10	5.26	5.96	35
68.09	75.20	47.47	70.52	72.25	36
\$206,418 65	\$571,462 50	\$125,000 00	\$100,000 00	\$10,000 00	37
4.88	3.70	4.82	3.25	4.88	38
3.00	3.00	2.75	3.00	3.00	39
\$75,272 91	\$294,775 37	\$38,382 20	\$32,081 42	\$25,824 42	40
\$1,537,863 92	\$6,444,483 57	\$808,235 78	\$663,154 42	\$825,639 98	41
\$1,543,372 91	\$6,085,117 99	\$754,257 88	\$695,685 36	\$795,682 48	42
\$69,763 92	\$654,140 95	\$92,360 10	\$449 52	\$55,781 92	43
13,432	44,604	6,328	4,337	6,686	44
9,435	28,098	6,226	2,935	4,530	45
1,009	3,814	333	251	1,129	46
1,021	3,837	384	293	1,219	47
1 12	1 23	1 51	1 42	1 90	48
4,434	20,996	3,479	2,019	1,993	49

¹ Decrease.

		CLINTON
ASSETS		CLINTON TRUST COMPANY
Banking Department		
	Incorporated	Nov. 20, 1929
	Began business	Nov. 23, 1919
1	Cash, clearing and cash items in process of collection	\$396,022 98
2	Balances with banks	2,083,154 91
3	U. S. Government obligations, direct and fully guaranteed	2,690,113 91
4	State, county and municipal obligations	618,700 31
5	Other bonds, notes and debentures	19,915 66
6	Corporate stocks	26,659 99
7	Real estate loans	2,299,769 42
8	Collateral loans	2,273,409 67
9	Unsecured loans	1,539,188 98
10	Installment loans	1,143,847 73
11	Overdrafts	520 22
12	Banking house, vaults, furniture and fixtures	180,358 00
13	Other real estate owned, directly or indirectly	—
14	Customers' liability on acceptances outstanding	—
15	Prepaid expenses	567 84
16	Interest accrued but not collected	90 87
17	Other assets	—
18	Total	\$13,274,320 49
Trust Department		
19	Government, state and municipal bonds	\$48,600 00
20	Other bonds	—
21	Stocks	50,918 20
22	Loans on real estate	3,100 00
23	Other loans	—
24	Real estate by foreclosure, etc.	—
25	Real estate owned	—
26	Deposits subject to check	37,704 53
27	Other bank deposits	181,787 84
28	Tangible personal property	—
29	Other assets	1 00
30	Total	\$322,111 57

DEDHAM	FALL RIVER		FALMOUTH	FRAMINGHAM	
DEDHAM TRUST COMPANY	B.M.C. DURFEE TRUST COMPANY	FALL RIVER TRUST COMPANY	FALMOUTH TRUST COMPANY	FRAMINGHAM TRUST COMPANY	
Dec. 19, 1957	Mar. 16, 1887	Mar. 6, 1919	June 24, 1959	Mar. 9, 1909	
Jan. 13, 1958	July 9, 1888	July 23, 1919	Aug. 7, 1959	Aug. 15, 1910	1
\$105,727 50	\$936,917 01	\$2,233,995 64	\$123,754 83	\$1,142,792 21	2
669,638 59	3,453,027 25	1,737,536 10	204,953 19	3,650,275 69	3
1,327,667 23	10,048,468 44	9,241,332 47	616,318 00	8,938,334 17	4
—	1,260,151 60	—	—	2,972,595 50	5
123,705 07	—	1 00	—	—	6
—	204,925 83	97,713 30	—	20,000 00	7
1,406,754 17	10,369,995 08	11,653,628 95	362,959 47	11,757,874 28	8
380,701 48	1,857,514 72	3,549,466 98	345,113 80	1,321,981 29	9
1,063,701 48	1,426,935 89	2,314,537 63	336,130 18	4,600,228 66	10
1,286,659 58	2,915,304 15	1,588,242 35	225,424 70	4,801,947 64	11
5,607 59	230 72	136 48	830 37	1,359 68	12
235,032 95	541,989 94	520,062 23	43,925 07	427,811 18	13
—	—	16,257 26	—	—	14
—	—	—	—	—	15
9,199 90	21,476 21	10,033 02	—	29,283 27	16
9,736 95	140,448 93	69,086 14	—	71,520 33	17
4,142 01	800 00	28,798 34	13,734 64	—	18
\$6,628,274 50	\$33,178,185 77	\$33,060,827 89	\$2,273,144 25	\$39,736,003 90	
No Trust Department	\$4,294,098 20 2,536,949 50 19,318,268 59 43,736 75 68,988 62 — 282,116 23 1,315,086 03 923,182 32 16,584 35 49,273 81	No Trust Department	No Trust Department	\$108,271 96 16,162 50 6,099,018 82 — — — 112,897 97 298,334 98 8,051 00 8,545 82	19 20 21 22 23 24 25 26 27 28 29
	\$28,848,284 40			\$6,651,283 05	30

		CLINTON
LIABILITIES		CLINTON TRUST COMPANY
Banking Department		
1	Demand deposits of individuals, partnerships and corporations	\$5,749,973 27
2	Time deposits of individuals, partnerships and corporations	—
3	Savings deposits	2,908,636 27
4	Club deposits	104,830 00
5	Deposits of U. S. Government	455,488 78
6	Deposits of states, counties and municipalities	2,252,020 16
7	Deposits of banks	81,518 67
8	Other deposits (certified, officers' checks, etc.)	435,975 89
9	Bills payable and other liabilities for borrowed money	—
10	Mortgages or other liens on foreclosed real estate, etc.	—
11	Acceptances executed by or for account of this trust company	—
12	Income collected not earned	91,018 43
13	Accrued for taxes, interest, expenses, etc.	39,000 00
14	Other liabilities	58,034 31
15	Capital stock Preferred	—
16	Capital stock Common	400,000 00
17	Surplus	235,000 00
18	Guaranty fund	170,000 00
19	Undivided profits	135,000 00
20	Preferred stock retirement fund	—
21	Other capital reserves	157,824 71
22	Total	\$13,274,320 49
Trust Department		
23	As trustee, executor, administrator, etc.	\$319,750 12
24	Income	2,361 45
25	Earnings not transferred to the banking department	—
26	Other liabilities	—
27	Total	\$322,111 57
28	As agent, custodian, etc.	\$308,982 39
29	As corporate agent or trustee	—
Savings Deposit Information		
30	Date savings department started	Nov. 23, 1929
31	Deposits draw interest from	Monthly on 1st
32	Interest is payable	Jan. 1—July 1
33	Number of real estate loans	350
34	Average real estate loan	\$5,693 16
35	Average rate on real estate loans	5.01
36	Percentage of real estate loans to savings deposits	68.5
37	Investment of guaranty fund	\$176,144 88
38	Average rate on amount invested in securities	2.48
Period, December 31, 1960 to December 31, 1961		
39	Rate of interest paid	2.00
40	Amount of interest paid	\$51,924 19
41	Amount of deposits	\$1,415,012 84
42	Amount of withdrawals	\$1,442,983 06
43	Net increase	\$23,953 97
44	Number of deposits	18,002
45	Number of withdrawals	9,509
46	Number of accounts opened	905
47	Number of accounts closed	948
48	Net increase in number of accounts	143
49	Number of accounts, December 31, 1961	6,514

¹ Decrease.

DEDHAM	FALL RIVER		FALMOUTH	FRAMINGHAM	
DEDHAM TRUST COMPANY	B.M.C. DURFEE TRUST COMPANY	FALL RIVER TRUST COMPANY	FALMOUTH TRUST COMPANY	FRAMINGHAM TRUST COMPANY	
\$3,055,865 12	\$13,720,596 26	\$12,077,897 81	\$1,027,095 96	\$16,051,661 93	1
240,000 00	407,000 00	—	48,000 00	200,000 00	2
1,642,441 53	11,176,399 30	15,315,654 58	555,509 85	11,881,323 33	3
31,600 00	19,951 00	101,871 00	2,717 50	216,475 47	4
65,495 11	448,416 80	429,967 64	36,245 84	1,040,075 59	5
507,297 61	1,648,708 37	285,757 72	185,708 42	3,457,845 83	6
62,624 41	610,172 42	692,383 77	86,041 54	1,046,939 35	7
193,803 94	877,499 92	215,455 07	16,599 42	1,807,611 87	8
—	—	—	—	—	9
—	—	—	—	—	10
96,928 85	260,525 49	136,009 98	16,384 85	578,253 09	12
27,220 10	350,652 97	275,400 00	918 34	59,759 71	13
12,488 97	416,950 46	823,085 78	787 62	417,518 45	14
—	—	—	—	—	15
290,000 00	921,000 00	700,000 00	150,000 00	1,250,000 00	16
210,000 00	921,000 00	700,000 00	100,000 00	983,000 00	17
11,000 00	389,500 00	522,000 00	1,336 39	434,700 00	18
125,130 70	194,143 17	245,640 86	45,298 52	134,187 14	19
—	—	—	—	—	20
56,378 16	815,669 61	539,703 68	500 00	176,652 14	21
\$6,628,274 50	\$33,178,185 77	\$33,060,827 89	\$2,273,144 25	\$39,736,003 90	22
No Trust Department	\$28,712,048 12 136,236 28 — —	No Trust Department	No Trust Department	\$6,536,456 84 114,826 21 — —	23 24 25 26
	\$28,848,284 40			\$6,651,283 05	27
	\$8,216,787 47 —			\$94,228 74 —	28 29
Jan. 13, 1958 Monthly on 1st Jan. 15–July 15 116 \$10,575 43 5.42 74.69 \$23,882 81 2.5	Oct. 2, 1933 Monthly on 1st Jan. 15–July 15 1,490 \$5,952 96 5.45 79.4 \$396,781 25 3.63	Jan. 2, 1920 Monthly on 1st Apr. 15–Oct. 15 1,586 \$7,287 16 5.35 75.4 \$860,625 00 1.57	Aug. 7, 1959 Monthly on 1st Feb. 15–Aug. 15 38 \$9,551 57 4.91 65.33 \$10,049 10 2.79	Aug. 15, 1910 Monthly on 1st May 15–Nov. 15 963 \$10,184 35 5.33 82.5 \$496,865 00 2.48	30 31 32 33 34 35 36 37 38
3.00 \$29,922 95 \$1,077,285 55 \$1,236,088 88 \$471,119 62 13,126 6,008 1,170 371 799 3,211	3.00 \$325,596 37 \$3,696,441 17 \$4,394,098 77 ¹ \$372,061 23 211,724 21,781 4,448 4,495 ¹ 47 25,584	3.00 \$413,744 09 \$6,824,768 38 \$6,298,969 95 \$939,542 52 66,500 31,174 3,267 2,112 1,155 19,249	3.00 \$9,267 56 \$618,427 24 \$416,240 42 \$211,454 38 3,166 1,677 465 234 231 740	3.00 \$313,540 05 \$7,829,522 00 \$7,614,303 56 \$528,758 49 79,498 48,209 4,212 3,349 863 19,012	39 40 41 42 43 44 45 46 47 48 49

¹ Decrease.

		GLOUCESTER
ASSETS		CAPE ANN BANK & TRUST COMPANY
Banking Department		
	Incorporated	Feb. 20, 1891
	Began business	Jan. 18, 1892
1	Cash, clearing and cash items in process of collection	\$632,841 01
2	Balances with banks	1,637,100 75
3	U. S. Government obligations, direct and fully guaranteed	4,276,046 82
4	State, county and municipal obligations	1,050,252 95
5	Other bonds, notes and debentures	—
6	Corporate stocks	41,250 00
7	Real estate loans	4,594,998 66
8	Collateral loans	1,649,473 15
9	Unsecured loans	2,178,769 60
10	Installment loans	1,191,873 92
11	Overdrafts	6,023 34
12	Banking house, vaults, furniture and fixtures	169,671 20
13	Other real estate owned, directly or indirectly	18,544 00
14	Customers' liability on acceptances outstanding	—
15	Prepaid expenses	—
16	Interest accrued but not collected	—
17	Other assets	10,942 03
18	Total	\$17,457,787 43
Trust Department		
19	Government, state and municipal bonds	\$366,880 76
20	Other bonds	860,553 83
21	Stocks	1,268,179 17
22	Loans on real estate	89,735 11
23	Other loans	—
24	Real estate by foreclosure, etc.	—
25	Real estate owned	33,451 01
26	Deposits subject to check	96,722 99
27	Other bank deposits	307,333 94
28	Tangible personal property	3,843 00
29	Other assets	45,615 35
30	Total	\$3,072,315 16

GREENFIELD	HARWICH	HOLYOKE	HYANNIS	LAWRENCE	
FRANKLIN COUNTY TRUST COMPANY	CAPE COD TRUST COMPANY	HADLEY FALLS TRUST COMPANY	HYANNIS TRUST COMPANY	ARLINGTON TRUST COMPANY	
Mar. 30, 1912	July 26, 1920	Nov. 6, 1916	May 24, 1916	Oct. 13, 1910	
July 1, 1912	Aug. 2, 1920	Jan. 2, 1917	July 1, 1916	Oct. 17, 1910	1
\$407,781 80	\$288,706 01	\$5,078,790 74	\$966,683 25	\$2,197,627 48	2
2,408,199 35	571,860 77	3,829,147 38	1,171,520 73	2,678,374 78	3
4,200,054 64	2,498,054 60	2,966,731 96	3,868,171 70	13,313,403 31	4
354,767 51	810,491 54	7,613,708 46	462,275 43	2,222,029 95	5
210,123 95	38,950 00	1,956,500 79	94,700 99	—	6
37,800 00	—	71,550 00	23,850 00	17,000 00	7
3,997,350 47	1,033,635 93	5,841,827 53	2,042,721 09	11,900,554 11	8
1,888,470 08	701,581 55	5,169,335 02	1,125,499 24	6,709,181 33	9
607,269 31	1,335,996 82	5,193,387 23	2,601,770 29	6,447,881 85	10
2,739,181 38	809,967 36	1,452,662 36	937,799 05	8,852,871 04	11
181 89	2,330 36	1,363 32	4,093 65	13,324 20	12
184,967 85	62,692 08	1,131,770 09	77,750 00	543,810 31	13
9,680 50	—	—	—	—	14
—	—	—	—	—	15
6,175 00	—	12,811 78	—	9,413 75	16
430 00	—	—	901 20	2,938 34	17
17 64	50 00	24,933 14	—	4,871 47	18
\$17,052,451 37	\$8,154,317 02	\$40,344,519 80	\$13,377,736 62	\$54,913,281 92	
\$1,240,570 08	\$16,042 40	\$3,276,341 72	\$86,491 70	—	19
1,307,002 96	—	1,529,423 76	7,035 10	—	20
5,501,852 03	144,144 23	5,843,966 96	228,679 74	—	21
85,424 99	—	59,710 43	—	\$2,875 00	22
59,968 06	—	12,121 99	—	—	23
—	—	—	—	—	24
101,671 13	39,851 00	108,480 04	110,522 71	—	25
184,804 70	8,584 04	325,803 62	19,035 15	1,271 53	26
998,718 62	30,813 01	1,159,102 84	192,953 44	44,565 87	27
6,308 30	107 00	—	1,858 00	—	28
39,950 71	—	68,484 43	—	30 00	29
\$9,526,271 58	\$239,541 68	\$12,383,435 79	\$646,575 84	\$48,742 40	30

		GLOUCESTER
LIABILITIES		CAPE ANN BANK & TRUST COMPANY
Banking Department		
1	Demand deposits of individuals, partnerships and corporations	\$7,407,685 72
2	Time deposits of individuals, partnerships and corporations	155,900 00
3	Savings deposits	5,719,107 88
4	Club deposits	54,042 00
5	Deposits of U. S. Government	328,114 56
6	Deposits of states, counties and municipalities	841,380 94
7	Deposits of banks	187,372 63
8	Other deposits (certified, officers' checks, etc.)	480,424 73
9	Bills payable and other liabilities for borrowed money	—
10	Mortgages or other liens on foreclosed real estate, etc.	—
11	Acceptances executed by or for account of this trust company	—
12	Income collected not earned	92,982 51
13	Accrued for taxes, interest, expenses, etc.	142,577 48
14	Other liabilities	109,440 48
15	Capital stock Preferred	—
16	Capital stock Common	480,000 00
17	Surplus	520,000 00
18	Guaranty fund	450,000 00
19	Undivided profits	154,124 27
20	Preferred stock retirement fund	—
21	Other capital reserves	334,634 23
22	Total	\$17,457,787 43
Trust Department		
23	As trustee, executor, administrator, etc.	\$3,030,771 88
24	Income	41,543 28
25	Earnings not transferred to the banking department	—
26	Other liabilities	—
27	Total	\$3,072,315 16
28	As agent, custodian, etc.	\$2,209,891 29
29	As corporate agent or trustee	—
Savings Deposit Information		
30	Date savings department started	Jan. 5, 1909
31	Deposits draw interest from	Monthly on 1st
32	Interest is payable	Apr. 1-Oct. 1
33	Number of real estate loans	658
34	Average real estate loan	\$5,365 33
35	Average rate on real estate loans	5.42
36	Percentage of real estate loans to savings deposits	61.73
37	Investment of guaranty fund	\$458,679 10
38	Average rate on amount invested in securities	3.10
Period, December 31, 1960 to December 31, 1961		
39	Rate of interest paid	2.75
40	Amount of interest paid	\$114,716 81
41	Amount of deposits	\$4,839,884 27
42	Amount of withdrawals	\$2,298,088 86
43	Net increase	\$2,656,512 22
44	Number of deposits	24,296
45	Number of withdrawals	12,569
46	Number of accounts opened	5,070
47	Number of accounts closed	1,182
48	Net increase in number of accounts	3,888
49	Number of accounts, December 31, 1961	9,992

GREENFIELD	HARWICH	HOLYOKE	HYANNIS	LAWRENCE	
FRANKLIN COUNTY TRUST COMPANY	CAPE COD TRUST COMPANY	HADLEY FALLS TRUST COMPANY	HYANNIS TRUST COMPANY	ARLINGTON TRUST COMPANY	
\$6,208,026 95	\$4,333,775 40	\$20,071,208 71	\$6,571,044 07	\$20,224,357 72	1
539,225 00	20,806 52	20,000 00	—	1,083,902 39	2
5,568,570 88	1,614,897 21	10,584,507 08	3,165,619 68	18,584,543 76	3
8,890 00	8,253 00	58,706 00	12,909 50	436,508 50	4
279,390 75	6,592 85	1,349,429 98	187,028 54	983,012 80	5
1,242,829 29	1,053,359 79	1,913,744 19	1,002,166 37	4,517,303 80	6
389,759 12	267,939 51	908,521 26	398,489 73	1,309,364 49	7
558,558 42	63,310 98	1,601,338 00	357,755 89	1,835,063 50	8
—	—	—	—	—	9
—	—	—	—	—	10
53,378 00	53,720 71	98,585 78	88,550 00	738,052 23	11
174,305 18	61,200 00	—	124,814 70	228,989 90	12
45,829 70	17,437 81	293,944 83	60,508 94	421,876 79	13
—	—	—	—	—	14
420,000 00	125,000 00	1,000,000 00	300,000 00	500,000 00	15
420,000 00	250,000 00	500,000 00	—	1,700,000 00	16
420,000 00	83,500 00	556,675 00	250,000 00	733,000 00	17
495,199 29	119,091 31	460,242 95	309,125 62	525,678 92	18
—	—	—	—	—	19
228,488 79	75,431 93	927,616 02	249,723 58	1,091,627 12	20
\$17,052,451 37	\$8,154,317 02	\$40,344,519 80	\$13,377,736 62	\$54,913,281 92	21
—	—	—	—	—	22
\$9,425,883 11	\$239,441 68	\$12,268,305 47	\$636,768 76	\$47,768 23	23
97,553 35	100 00	115,130 32	9,807 08	974 17	24
—	—	—	—	—	25
2,835 12	—	—	—	—	26
\$9,526,271 58	\$239,541 68	\$12,383,435 79	\$646,575 84	\$48,742 40	27
—	—	—	—	—	28
\$687,124 34	—	\$3,009,581 74	—	—	29
—	—	\$815 95	—	—	30
July 1, 1912	Aug. 2, 1920	Jan. 2, 1918	July 1, 1916	Jan. 1, 1914	31
Monthly on 1st	Monthly on 1st	Monthly on 1st	Monthly on 1st	Monthly on 1st	32
Mar. 1–Sept. 1	June 1–Dec. 1	Quarterly on 15th*	Jan. 10–July 10	Jan. 1–July 1	33
703	200	409	366	1,030	34
\$5,686 13	\$4,968 69	\$14,283 20	\$5,567 27	\$10,979 58	35
5.00	5.70	5.17	5.50	5.14	36
71.8	61.53	55.19	64.37	60.85	37
\$521,608 32	\$125,000 00	\$614,208 78	\$250,000 00	\$739,490 73	38
3.25	4.63	3.19	4.75	3.25	39
—	—	—	—	—	40
3.00	3.00	3.00	3.00	3.00	41
\$160,241 47	\$43,029 19	\$297,104 78	\$84,265 24	\$490,430 49	42
\$1,498,185 15	\$1,085,613 60	\$4,134,539 99	\$1,672,053 48	\$9,391,245 18	43
\$1,623,499 64	\$1,062,170 50	\$4,129,980 05	\$1,678,693 77	\$8,686,097 41	44
\$34,926 98	\$66,472 29	\$301,664 72	\$77,624 95	\$1,195,578 26	45
9,685	3,626	40,162	12,863	88,846	46
5,831	4,112	26,600	8,264	44,873	47
703	405	2,585	861	5,345	48
633	347	2,581	822	4,656	49
70	58	4	39	689	50
5,217	2,493	12,408	4,838	25,392	51

*Jan.–Apr.–July–Oct.

		LEXINGTON
ASSETS		LEXINGTON TRUST COMPANY
Banking Department		
	Incorporated	Jan. 8, 1914
	Began business	Apr. 21, 1914
1	Cash, clearing and cash items in process of collection	\$494,641 95
2	Balances with banks	1,439,932 40
3	U. S. Government obligations, direct and fully guaranteed	8,138,158 76
4	State, county and municipal obligations	754,468 13
5	Other bonds, notes and debentures	—
6	Corporate stocks	20,060 00
7	Real estate loans	1,171,352 08
8	Collateral loans	989,814 09
9	Unsecured loans	3,747,865 00
10	Installment loans	1,332,678 00
11	Overdrafts	1,404 07
12	Banking house, vaults, furniture and fixtures	352,744 68
13	Other real estate owned, directly or indirectly	—
14	Customers' liability on acceptances outstanding	—
15	Prepaid expenses	5,492 29
16	Interest accrued but not collected	51,091 80
17	Other assets	15,788 65
18	Total	\$18,515,491 90
Trust Department		
19	Government, state and municipal bonds	No Trust Department
20	Other bonds	
21	Stocks	
22	Loans on real estate	
23	Other loans	
24	Real estate by foreclosure, etc.	
25	Real estate owned	
26	Deposits subject to check	
27	Other bank deposits	
28	Tangible personal property	
29	Other assets	
30	Total	

LYNN			MALDEN	MEDFORD	
ESSEX TRUST COMPANY	LYNN SAFE DEPOSIT & TRUST COMPANY	SECURITY TRUST COMPANY	MALDEN TRUST COMPANY	DEPOSITORS TRUST COMPANY	
July 18, 1904	Apr. 20, 1887	Apr. 26, 1890	June 3, 1896	Oct. 20, 1953	
Aug. 19, 1904	Dec. 1, 1888	Jan. 15, 1891	Dec. 1, 1896	Feb. 16, 1954	
\$1,358,665 62	\$460,986 65	\$2,305,778 84	\$662,134 88	\$574,614 06	1
3,931,852 85	695,571 95	1,765,926 66	6,852,962 80	453,955 88	2
11,568,294 25	1,521,562 81	6,432,727 92	5,929,715 81	878,816 95	3
1,809,443 25	191,461 60	1,059,235 04	—	—	4
463,641 93	119,576 00	658,225 00	13,031 85	—	5
615,617 00	101,541 14	50,050 00	139,330 21	—	6
6,578,933 11	351,943 62	4,586,403 09	1,101,612 22	911,980 87	7
3,040,245 06	500,665 00	3,045,290 07	5,168,469 93	943,235 60	8
8,743,080 89	2,660,612 77	5,804,465 58	8,935,858 17	977,336 41	9
8,759,556 45	815,780 34	2,295,864 88	1,818,281 24	765,626 10	10
28,339 19	—	11,385 55	33,276 92	1,243 14	11
584,069 02	17,259 97	567,326 72	438,597 28	237,066 49	12
—	—	—	—	—	13
—	—	—	—	—	14
9,580 83	—	7,235 62	54,471 66	—	15
60,246 16	—	84,230 53	56,886 48	—	16
59,645 41	4,014 64	32,700 65	114,448 84	40,519 88	17
\$47,611,211 02	\$7,440,976 49	\$28,706,846 15	\$31,319,078 39	\$5,784,395 38	18
\$566,611 32	\$908,319 38	\$169,953 58	\$2,335,030 63	No Trust Department	19
756,447 89	94,152 02	253,368 48	918,185 69		20
2,130,744 68	2,398,115 45	587,492 07	8,898,565 50		21
—	—	3,416 99	74,936 04		22
—	—	—	162,257 83		23
—	—	—	—		24
466,500 04	152,457 00	69,000 00	79,184 98		25
118,998 19	150,596 15	25,936 46	439,735 13		26
390,378 07	565,592 85	48,023 39	569,823 71		27
—	—	—	11,833 08		28
10,230 50	3,284 25	15 00	419,064 15		29
\$4,439,910 69	\$4,272,517 10	\$1,157,205 97	\$13,908,616 74		30

		LEXINGTON
LIABILITIES		LEXINGTON TRUST COMPANY
Banking Department		
1	Demand deposits of individuals, partnerships and corporations	\$9,842,851 03
2	Time deposits of individuals, partnerships and corporations	20,000 00
3	Savings deposits	2,509,311 74
4	Club deposits	60,850 00
5	Deposits of U. S. Government	1,129,952 60
6	Deposits of states, counties and municipalities	2,725,074 08
7	Deposits of banks	418,314 06
8	Other deposits (certified, officers' checks, etc.)	194,802 38
9	Bills payable and other liabilities for borrowed money	—
10	Mortgages or other liens on foreclosed real estate, etc.	—
11	Acceptances executed by or for account of this trust company	—
12	Income collected not earned	121,847 89
13	Accrued for taxes, interest, expenses, etc.	144,068 44
14	Other liabilities	63,802 25
15	Capital stock Preferred	—
16	Capital stock Common	300,000 00
17	Surplus	400,000 00
18	Guaranty fund	150,000 00
19	Undivided profits	291,479 32
20	Preferred stock retirement fund	—
21	Other capital reserves	143,138 11
22	Total	\$18,515,491 90
Trust Department		
23	As trustee, executor, administrator, etc.	No Trust
24	Income	Department
25	Earnings not transferred to the banking department	
26	Other liabilities	
27	Total	
28	As agent, custodian, etc.	
29	As corporate agent or trustee	
Savings Deposit Information		
30	Date savings department started	Apr. 21, 1914
31	Deposits draw interest from	Monthly on 1st
32	Interest is payable	June 30-Dec. 31
33	Number of real estate loans	146
34	Average real estate loan	\$8,022 96
35	Average rate on real estate loans	5.06
36	Percentage of real estate loans to savings deposits	46.67
37	Investment of guaranty fund	\$125,835 94
38	Average rate on amount invested in securities	2.98
Period, December 31, 1960 to December 31, 1961		
39	Rate of interest paid	2.50
40	Amount of interest paid	\$52,470 04
41	Amount of deposits	\$2,160,188 39
42	Amount of withdrawals	\$2,221,594 89
43	Net increase	¹ \$8,936 46
44	Number of deposits	16,598
45	Number of withdrawals	11,507
46	Number of accounts opened	1,390
47	Number of accounts closed	1,287
48	Net increase in number of accounts	103
49	Number of accounts, December 31, 1961	5,615

¹ Decrease.

LYNN			MALDEN	MEDFORD	
ESSEX TRUST COMPANY	LYNN SAFE DEPOSIT & TRUST COMPANY	SECURITY TRUST COMPANY	MALDEN TRUST COMPANY	DEPOSITORS TRUST COMPANY	
\$24,532,364 47	\$4,115,673 74	\$11,989,564 17	\$21,311,112 21	\$2,849,196 80	1
119,000 00	296,211 90	165,000 00	296,483 44	141,220 90	2
10,297,322 27	1,018,783 17	8,623,686 95	2,105,061 87	1,081,798 26	3
79,339 25	—	131,338 50	90,646 50	25,243 00	4
1,422,018 88	92,307 84	700,520 80	884,881 65	122,221 20	5
1,477,864 99	171,092 74	2,062,178 16	651,744 80	452,584 38	6
1,607,317 65	177,610 76	727,750 19	289,512 11	342,316 22	7
1,934,958 13	18,247 22	1,312,972 44	2,518,173 50	84,571 14	8
—	—	—	—	—	9
—	—	—	—	—	10
1,131,521 74	62,724 34	242,219 15	227,127 51	58,757 57	12
274,179 33	—	204,422 48	126,941 36	34,310 53	13
430,475 36	533 10	76,099 19	144,922 17	21,271 19	14
—	—	—	—	—	15
907,500 00	250,000 00	550,000 00	600,000 00	330,000 00	16
1,200,000 00	400,000 00	550,000 00	1,000,000 00	175,000 00	17
248,957 78	77,000 00	580,000 00	200,600 00	12,143 50	18
1,155,274 67	677,633 88	609,092 56	280,845 49	35,492 28	19
—	—	—	—	—	20
793,116 50	83,157 80	182,001 56	591,625 78	18,268 41	21
\$47,611,211 02	\$7,440,976 49	\$28,706,846 15	\$31,319,078 39	\$5,784,395 38	22
\$4,399,203 38	\$4,122,825 82	\$1,134,508 69	\$13,688,763 57	No Trust Department	23
40,707 31	149,691 28	22,697 28	155,145 39		24
—	—	—	—		25
—	—	—	64,707 78		26
\$4,439,910 69	\$4,272,517 10	\$1,157,295 97	\$13,908,616 74		27
\$751,626 74	—	—	\$4,201,890 68		28
—	—	—	—		29
Dec. 1, 1933	Jan. 2, 1934	June 1, 1917	Sept. 23, 1923	Feb. 16, 1954	30
Monthly on 1st	Monthly on 1st	Monthly on 1st	Monthly on 1st	Monthly on 1st	31
Apr. 15–Oct. 15	Apr. 1–Oct. 1	Apr. 15–Oct. 15	Jan. 15–July 15	Jan. 15–July 15	32
469	49	484	227	73	33
\$8,301 98	\$7,182 52	\$9,103 13	\$4,633 06	\$9,829 98	34
4.92	5.03	4.95	4.83	5.04	35
37.8	34.55	51.09	49.96	66.00	36
\$519,443 75	\$100,000 00	\$600,000 00	\$200,659 10	\$15,000 00	37
4.30	4.88	3.69	3.00	3.90	38
3.00	3.00	3.00	1.00	3.00	39
\$266,769 89	\$27,669 98	\$229,469 57	\$19,770 43	\$22,172 99	40
\$3,751,193 60	\$383,302 68	\$4,316,205 87	\$1,042,088 81	\$768,560 51	41
\$3,428,333 64	\$336,429 46	\$4,025,504 04	\$1,441,447 66	\$561,663 03	42
\$589,629 85	\$74,543 20	\$520,171 40	¹ \$379,588 42	\$229,070 47	43
59,423	2,238	49,178	10,596	4,700	44
39,783	1,238	30,042	6,866	3,283	45
3,618	136	1,883	756	661	46
2,991	161	1,724	1,092	375	47
627	125	159	¹ 336	286	48
19,491	959	15,141	5,023	2,266	49

¹ Decrease.

		MELROSE
ASSETS		MELROSE TRUST COMPANY
Banking Department		
	Incorporated	Jan. 19, 1916
	Began business	Jan. 24, 1916
1	Cash, clearing and cash items in process of collection	\$331,779 77
2	Balances with banks	1,348,749 47
3	U. S. Government obligations, direct and fully guaranteed	2,793,137 23
4	State, county and municipal obligations	1,051,480 40
5	Other bonds, notes and debentures	—
6	Corporate stocks	—
7	Real estate loans	1,055,393 15
8	Collateral loans	2,177,575 78
9	Unsecured loans	1,870,203 88
10	Installment loans	841,228 90
11	Overdrafts	4,861 86
12	Banking house, vaults, furniture and fixtures	405,763 12
13	Other real estate owned, directly or indirectly	—
14	Customers' liability on acceptances outstanding	—
15	Prepaid expenses	6,094 62
16	Interest accrued but not collected	37,181 67
17	Other assets	1,594 64
18	Total	\$11,925,044 49
Trust Department		
19	Government, state and municipal bonds	No Trust Department
20	Other bonds	
21	Stocks	
22	Loans on real estate	
23	Other loans	
24	Real estate by foreclosure, etc.	
25	Real estate owned	
26	Deposits subject to check	
27	Other bank deposits	
28	Tangible personal property	
29	Other assets	
30	Total	

MIDDLE-BOROUGH	MILTON	NATICK	NEEDHAM	NEWTON	
MIDDLE-BOROUGH TRUST COMPANY	MILTON BANK AND TRUST COMPANY	NATICK TRUST COMPANY	FIRST BANK & TRUST COMPANY OF NEEDHAM	GARDEN CITY TRUST COMPANY	
May 18, 1916	Nov. 14, 1958	Aug. 20, 1916	Dec. 2, 1960	July 15, 1959	
July 1, 1916	Mar. 12, 1959	Sept. 5, 1916	May 8, 1961	Nov. 2, 1959	1
\$428,668 20	\$70,405 41	\$1,087,916 09	\$76,972 48	\$106,313 66	2
790,315 14	392,319 27	2,059,083 34	211,399 89	2,048,330 58	3
4,902,288 07	629,891 00	5,242,026 51	398,861 38	1,800,135 81	4
1,370,259 25	—	590,407 15	—	—	5
152,323 00	—	—	—	10,000 00	6
3,000 00	—	60,941 71	—	65,000 00	7
2,254,978 42	692,186 71	1,273,892 08	115,878 16	746,841 86	8
412,641 47	239,259 26	1,179,312 93	68,584 14	952,699 36	9
558,185 76	222,265 00	607,944 19	332,945 75	2,247,105 21	10
522,101 37	218,031 43	2,533,379 50	223,247 89	146,600 61	11
1,450 36	218 39	14,743 55	456 57	1,167 76	12
58,364 28	73,680 66	103,876 47	46,675 27	96,565 41	13
—	—	—	—	—	14
—	—	2,396 74	2,017 34	16,053 90	15
—	—	—	635 87	5,734 16	16
4,292 15	2,767 91	—	18,739 23	8,776 41	17
\$11,458,867 47	\$2,541,025 04	\$14,755,920 26	\$1,496,413 97	\$8,251,324 73	18
\$56,865 00	No Trust Department	No Trust Department	No Trust Department	No Trust Department	19
91,936 55					20
443,337 18					21
325 00					22
1,500 00					23
—					24
17,400 00					25
17,676 97					26
93,691 33					27
229 00					28
342 13					29
\$723,303 16					30

		MELROSE
LIABILITIES		MELROSE TRUST COMPANY
Banking Department		
1	Demand deposits of individuals, partnerships and corporations	\$7,194,426 10
2	Time deposits of individuals, partnerships and corporations	—
3	Savings deposits	1,811,125 20
4	Club deposits	47,696 00
5	Deposits of U. S. Government	195,927 62
6	Deposits of states, counties and municipalities	394,864 98
7	Deposits of banks	430,417 18
8	Other deposits (certified, officers' checks, etc.)	578,072 00
9	Bills payable and other liabilities for borrowed money	—
10	Mortgages or other liens on foreclosed real estate, etc.	—
11	Acceptances executed by or for account of this trust company	—
12	Income collected not earned	107,579 86
13	Accrued for taxes, interest, expenses, etc.	106,950 02
14	Other liabilities	29,544 93
15	Capital stock Preferred	—
16	Capital stock Common	240,000 00
17	Surplus	460,000 00
18	Guaranty fund	150,000 00
19	Undivided profits	63,052 98
20	Preferred stock retirement fund	—
21	Other capital reserves	115,387 62
22	Total	\$11,925,044 49
Trust Department		
23	As trustee, executor, administrator, etc.	No Trust Department
24	Income	
25	Earnings not transferred to the banking department	
26	Other liabilities	
27	Total	
28	As agent, custodian, etc.	
29	As corporate agent or trustee	
Savings Deposit Information		
30	Date savings department started	Jan. 24, 1916
31	Deposits draw interest from	Monthly on 1st
32	Interest is payable	Jan. 15-July 15
33	Number of real estate loans	134
34	Average real estate loan	\$7,876 07
35	Average rate on real estate loans	4.91
36	Percentage of real estate loans to savings deposits	58.27
37	Investment of guaranty fund	\$150,556 60
38	Average rate on amount invested in securities	2.99
Period, December 31, 1960 to December 31, 1961		
39	Rate of interest paid	2.00
40	Amount of interest paid	\$30,758 99
41	Amount of deposits	\$1,218,303 90
42	Amount of withdrawals	\$1,198,972 02
43	Net increase	\$50,090 87
44	Number of deposits	12,695
45	Number of withdrawals	8,291
46	Number of accounts opened	779
47	Number of accounts closed	812
48	Net increase in number of accounts	133
49	Number of accounts, December 31, 1961	5,406

¹ Decrease.

MIDDLE-BOROUGH	MILTON	NATICK	NEEDHAM	NEWTON	
MIDDLE-BOROUGH TRUST COMPANY	MILTON BANK AND TRUST COMPANY	NATICK TRUST COMPANY	FIRST BANK & TRUST COMPANY OF NEEDHAM	GARDEN CITY TRUST COMPANY	
\$3,880,506 77	\$976,403 30	\$7,544,896 21	\$696,077 69	\$4,728,952 72	1
—	—	—	10,000 00	865,000 00	2
4,495,217 90	967,061 30	3,146,649 54	260,413 86	723,514 66	3
27,971 00	1,926 00	80,665 50	2,921 00	3,862 00	4
330,600 44	104,938 44	284,392 58	8,326 24	410,076 47	5
1,093,522 72	105,000 00	1,268,925 70	216,483 89	330,000 00	6
523,696 66	30,000 00	140,352 21	5,000 00	252,750 46	7
35,944 13	21,636 25	206,099 16	12,687 95	135,391 49	8
—	—	—	—	—	9
—	—	—	—	—	10
—	15,138 88	262,791 65	23,806 01	30,215 23	11
—	359 55	107,587 72	4,932 96	1,012 74	12
56,504 41	—	459,941 26	3,070 76	911 75	13
—	—	—	—	—	14
300,000 00	175,000 00	200,000 00	150,000 00	396,000 00	15
300,000 00	100,000 00	300,000 00	75,000 00	226,500 00	16
232,000 00	4,463 04	178,656 47	—	2,700 00	17
172,903 44	30,794 26	474,171 50	27,693 61	116,196 13	18
—	—	—	—	—	19
10,000 00	8,304 02	100,790 76	—	28,241 08	20
—	—	—	—	—	21
\$11,458,867 47	\$2,541,025 04	\$14,755,920 26	\$1,496,413 97	\$8,251,324 73	22
—	—	—	—	—	23
\$711,494 52	No Trust Department	No Trust Department	No Trust Department	No Trust Department	24
11,808 64	—	—	—	—	25
—	—	—	—	—	26
\$723,303 16	—	—	—	—	27
—	—	—	—	—	28
—	—	—	—	—	29
—	—	—	—	—	30
July 1, 1916	Mar. 12, 1959	Sept. 5, 1916	May 8, 1961	Nov. 2, 1959	31
Monthly on 1st	Monthly on 1st	Monthly on 1st	Monthly on 1st	Monthly on 5th	32
Jan. 10-July 10	Jan. 1-July 1	Mar. 10-Sept. 10	Apr. 15-Oct. 15	June 15-Dec. 15	33
449	45	311	9	21	34
\$5,022 22	\$12,569 91	\$4,050 00	\$12,875 35	\$20,128 05	35
5. 25	5. 59	4. 99	5. 50	6. 00	36
50. 16	58. 49	40. 4	44. 50	58. 42	37
\$234,861 25	\$4,463 04	\$197,812 50	—	\$4,933 85	38
3. 44	3. 75	3. 00	—	2. 62	39
—	—	—	—	—	40
3. 00	3. 00	2. 25	—	3. 00	41
\$123,055 11	\$31,423 34	\$63,210 64	—	\$15,921 05	42
\$1,728,982 55	\$803,486 22	\$1,808,391 74	\$329,196 67	\$558,832 49	43
\$1,685,420 54	\$560,499 99	\$1,752,876 79	\$68,782 81	\$374,536 53	44
\$166,617 12	\$274,409 57	\$118,725 59	\$260,413 86	\$200,217 01	45
14,162	3,364	17,081	1,586	2,407	46
8,769	2,024	9,746	367	852	47
665	278	967	512	301	48
628	70	947	25	120	49
37	208	20	487	181	48
5,772	852	6,311	487	566	49

ASSETS		NORTH ADAMS
		NORTH ADAMS TRUST COMPANY
Banking Department		
	Incorporated	Oct. 20, 1904
	Began business	Nov. 22, 1904
1	Cash, clearing and cash items in process of collection	\$309,917 15
2	Balances with banks	2,158,483 10
3	U. S. Government obligations, direct and fully guaranteed	2,857,972 76
4	State, county and municipal obligations	31,866 86
5	Other bonds, notes and debentures	1 00
6	Corporate stocks	26,054 53
7	Real estate loans	1,958,276 55
8	Collateral loans	1,583,097 71
9	Unsecured loans	1,277,866 17
10	Installment loans	511,125 20
11	Overdrafts	840 26
12	Banking house, vaults, furniture and fixtures	80,608 40
13	Other real estate owned, directly or indirectly	—
14	Customers' liability on acceptances outstanding	—
15	Prepaid expenses	—
16	Interest accrued but not collected	—
17	Other assets	1,000 00
18	Total	\$10,797,109 69
Trust Department		
19	Government, state and municipal bonds	\$619,166 66
20	Other bonds	358,808 89
21	Stocks	2,150,305 59
22	Loans on real estate	5,275 00
23	Other loans	38,536 25
24	Real estate by foreclosure, etc.	—
25	Real estate owned	—
26	Deposits subject to check	98,293 82
27	Other bank deposits	132,924 57
28	Tangible personal property	3,859 00
29	Other assets	235 00
30	Total	\$3,407,404 78

PEABODY	PITTSFIELD	QUINCY	ROCKLAND	SALEM	
CITIZENS BANK AND TRUST COMPANY OF PEABODY	BERKSHIRE HOUSATONIC TRUST COMPANY	QUINCY TRUST COMPANY	ROCKLAND TRUST COMPANY	NAUMKEAG TRUST COMPANY	
Mar. 29, 1959	May 27, 1895	Sept. 27, 1915	Sept. 10, 1907	Oct. 9, 1909	
June 26, 1959	July 11, 1895	Dec. 15, 1915	Sept. 30, 1907	Oct. 12, 1909	
\$59,402 28	\$672,562 54	\$2,385,460 78	\$936,707 93	\$2,923,241 07	1
360,814 50	905,971 33	2,555,925 15	3,782,853 05	3,621,599 25	2
238,225 73	4,317,881 80	10,361,088 45	7,141,950 36	3,732,364 50	3
—	1,717,054 68	2,004,677 30	539,109 87	892,177 49	4
—	—	—	—	643,891 45	5
—	3,000 00	46,500 00	18,788 13	89,932 05	6
143,434 69	1,910,403 61	3,360,961 50	2,881,539 60	3,478,162 70	7
201,605 16	2,793,489 21	2,676,400 46	3,501,752 08	3,528,329 81	8
179,568 52	1,498,166 07	1,322,563 37	3,276,959 88	4,919,740 63	9
709,585 15	1,303,017 40	2,413,247 34	6,902,906 93	2,678,705 59	10
9,360 96	707 20	4,084 94	10,197 75	18,318 17	11
88,412 89	266,018 69	269,614 51	470,042 26	335,000 00	12
—	—	—	—	—	13
—	—	—	—	—	14
4,644 15	6,909 23	37,093 31	19,110 02	—	15
1,129 85	—	7,177 33	—	—	16
12,976 78	12,488 69	11,016 90	28,728 98	434 33	17
\$2,009,160 66	\$15,407,670 45	\$27,455,811 34	\$29,510,646 84	\$26,861,897 04	18
No Trust Department	\$899,829 00 1,296,062 31 3,736,816 31 135,693 54 — — 184,789 73 145,657 20 314,211 95 — 45,167 06	No Trust Department	\$323,721 62 569,917 54 2,536,015 13 63,743 61 28,400 00 — 233,950 00 54,883 05 471,345 39 15,572 03 5,962 57	\$1,902,422 10 1,916,196 81 6,109,088 54 — — — 80,886 93 445,081 93 646,020 73 22,934 08 44,513 39	19 20 21 22 23 24 25 26 27 28 29
	\$6,758,227 10		\$4,303,510 94	\$11,167,144 51	30

LIABILITIES		NORTH ADAMS
		NORTH ADAMS TRUST COMPANY
Banking Department		
1	Demand deposits of individuals, partnerships and corporations	\$5,218,787 52
2	Time deposits of individuals, partnerships and corporations	—
3	Savings deposits	2,605,654 31
4	Club deposits	7,789 00
5	Deposits of U. S. Government	725,906 69
6	Deposits of states, counties and municipalities	415,312 76
7	Deposits of banks	558,487 40
8	Other deposits (certified, officers' checks, etc.)	140,928 74
9	Bills payable and other liabilities for borrowed money	—
10	Mortgages or other liens on foreclosed real estate, etc.	—
11	Acceptances executed by or for account of this trust company	—
12	Income collected not earned	—
13	Accrued for taxes, interest, expenses, etc.	—
14	Other liabilities	65,564 75
15	Capital stock Preferred	—
16	Capital stock Common	250,000 00
17	Surplus	400,000 00
18	Guaranty fund	135,000 00
19	Undivided profits	210,459 81
20	Preferred stock retirement fund	—
21	Other capital reserves	63,218 71
22	Total	\$10,797,109 69
Trust Department		
23	As trustee, executor, administrator, etc.	\$3,353,126 59
24	Income	54,278 19
25	Earnings not transferred to the banking department	—
26	Other liabilities	—
27	Total	\$3,407,404 78
28	As agent, custodian, etc.	\$1,951,695 60
29	As corporate agent or trustee	—
Savings Deposit Information		
30	Date savings department started	May 18, 1925
31	Deposits draw interest from	Monthly on 1st
32	Interest is payable	June 30-Dec. 31
33	Number of real estate loans	263
34	Average real estate loan	\$7,170 83
35	Average rate on real estate loans	5.0
36	Percentage of real estate loans to savings deposits	72.4
37	Investment of guaranty fund	\$134,662 50
38	Average rate on amount invested in securities	4.88
Period, December 31, 1960 to December 31, 1961		
39	Rate of interest paid	3.00
40	Amount of interest paid	\$106,519 14
41	Amount of deposits	\$735,560 41
42	Amount of withdrawals	\$909,369 15
43	Net increase	¹ \$67,289 60
44	Number of deposits	5,035
45	Number of withdrawals	2,735
46	Number of accounts opened	221
47	Number of accounts closed	244
48	Net increase in number of accounts	123
49	Number of accounts, December 31, 1961	1,822

¹ Decrease.

PEABODY	PITTSFIELD	QUINCY	ROCKLAND	SALEM	
CITIZENS BANK AND TRUST COMPANY OF PEABODY	BERKSHIRE HOUSATONIC TRUST COMPANY	QUINCY TRUST COMPANY	ROCKLAND TRUST COMPANY	NAUMKEAG TRUST COMPANY	
\$862,491 38	\$7,837,692 20	\$14,853,330 80	\$14,481,706 05	\$15,057,040 92	1
67,030 77	378,326 94	—	—	35,000 00	2
217,561 75	3,876,350 13	6,242,466 34	5,676,052 87	3,869,225 66	3
3,302 50	23,151 85	96,885 00	26,141 00	—	4
24,547 88	191,080 93	695,202 00	411,054 99	1,371,195 00	5
195,902 32	1,037,168 96	753,549 55	3,672,205 11	689,322 07	6
—	146,076 82	756,131 94	960,432 28	1,197,667 51	7
167,432 01	187,792 96	1,482,836 25	1,220,118 47	193,356 44	8
—	—	—	—	—	9
—	—	—	—	—	10
43,298 90	131,501 52	247,163 24	440,000 00	295,555 45	12
5,279 99	55,484 45	184,375 95	155,050 00	55,696 82	13
2,649 85	1,671 79	33,636 01	60,601 60	980,779 87	14
—	—	—	—	200,000 00	15
200,000 00	375,000 00	350,000 00	500,000 00	300,000 00	16
100,000 00	525,000 00	800,000 00	500,000 00	1,050,000 00	17
3,063 23	190,000 00	500,000 00	310,000 00	326,700 00	18
90,638 97	207,592 70	290,454 96	453,654 96	714,178 74	19
—	—	—	—	—	20
25,961 11	243,779 20	169,779 30	643,629 51	526,178 56	21
\$2,009,160 66	\$15,407,670 45	\$27,455,811 34	\$29,510,646 84	\$26,861,897 04	22
No Trust Department	\$6,640,873 70 69,083 70 — 48,269 70	No Trust Department	\$4,276,392 85 27,118 09 — —	\$11,025,149 13 141,995 38 — —	23 24 25 26
—	\$6,758,227 10	—	\$4,303,510 94	\$11,167,144 51	27
—	\$3,660,539 55	—	\$394,854 47	\$5,230,244 25	28 29
June 26, 1959	Sept. 1, 1923	Dec. 15, 1915	Mar. 28, 1912	May 27, 1919	30
Monthly on 1st	Monthly on 1st	Monthly on 1st	Monthly on 1st	Monthly on 1st	31
Apr. 10–Oct. 10	June 30–Dec. 31	Apr. 15–Oct. 15	2nd Mon. June–Dec.	May 1–Nov. 1	32
16	163	468	521	227	33
\$8,964 67	\$10,686 24	\$7,181 54	\$5,491 78	\$11,036 05	34
5.77	5.24	5.15	5.39	5.08	35
60.00	44.94	53.84	50.41	64.00	36
\$2,983 75	\$190,000 00	\$488,291 41	\$310,000 00	\$420,187 50	37
2.43	4.81	2.71	3.75	3.25	38
—	—	—	—	—	—
1.00	3.00	2.50	2.88	3.00	39
\$1,522 78	\$101,701 98	\$141,139 45	\$141,454 22	\$109,099 50	40
\$249,033 60	\$1,968,676 40	\$3,101,298 72	\$3,932,155 79	\$1,360,940 56	41
\$267,505 11	\$2,033,381 10	\$3,064,456 12	\$3,991,881 29	\$1,382,086 50	42
¹ \$17,008 73	\$36,997 28	\$177,982 05	\$81,728 72	\$87,953 56	43
1,253	15,285	31,015	31,383	9,998	44
538	9,289	17,699	21,284	5,947	45
154	943	1,608	2,468	524	46
110	1,068	1,854	2,415	568	47
44	¹ 125	¹ 246	53	¹ 44	48
399	5,794	11,199	12,041	3,837	49

¹ Decrease.

SHREWSBURY	SOMERSET	SPRINGFIELD		TAUNTON	
SHREWSBURY BANK & TRUST COMPANY	SLADE'S FERRY TRUST COMPANY	SPRINGFIELD SAFE DEPOSIT AND TRUST COMPANY	VALLEY BANK AND TRUST COMPANY	BRISTOL COUNTY TRUST COMPANY	
Apr. 20, 1961	Apr. 17, 1959	June 18, 1885	Jan. 5, 1906	Feb. 16, 1917	
Sept. 15, 1961	Sept. 30, 1959	June 1, 1886	Jan. 6, 1906	Mar. 19, 1917	
\$46,478 04	\$72,135 18	\$4,534,792 19	\$13,948,062 68	\$1,264,399 85	1
302,206 21	232,125 19	7,593,316 99	10,458,713 29	2,084,594 76	2
399,633 02	679,276 82	8,877,181 99	35,474,405 25	3,627,620 97	3
—	—	840,602 52	14,143,367 52	1,397,100 83	4
—	25,054 69	—	135,074 12	337,175 91	5
—	—	122,250 00	233,651 00	30,900 00	6
9,964 12	492,848 25	1,684,037 00	10,165,777 39	3,202,235 33	7
34,454 75	173,683 22	11,251,729 30	10,859,335 75	692,969 32	8
556,800 00	112,055 21	10,319,156 65	16,169,055 39	2,892,336 65	9
44,726 63	285,227 36	1,196,768 62	20,076,670 71	2,052,860 87	10
11 25	240 19	1,431 61	36,459 04	428 64	11
135,052 38	39,605 22	490,000 00	2,248,456 44	230,920 03	12
—	—	—	—	23,306 73	13
—	—	—	—	—	14
—	—	—	42,414 05	5,992 08	15
—	—	—	464,151 85	—	16
17,666 24	10,138 46	63,201 50	4,548 60	2,015 06	17
\$1,546,992 64	\$2,122,389 79	\$46,974,468 37	\$134,460,143 08	\$17,844,857 03	18
No Trust Department	No Trust Department	\$6,121,903 90	\$9,792,168 08	\$934 07	19
		6,822,879 36	10,380,102 80	75,771 53	20
		38,819,768 85	32,573,911 90	212,961 76	21
		703,242 57	317,199 23	—	22
		14,436 97	118,872 37	—	23
		—	—	—	24
		333,881 98	322,946 56	10,911 00	25
		1,006,207 29	930,789 51	3,973 28	26
		2,007,539 32	1,654,641 89	37,725 00	27
		132,148 42	13,990 35	—	28
		15,592 48	102,809 42	4,772 95	29
		\$55,977,601 14	\$56,207,432 11	\$347,049 59	30

		SAUGUS
LIABILITIES		SAUGUS TRUST COMPANY
Banking Department		
1	Demand deposits of individuals, partnerships and corporations	\$2,713,278 53
2	Time deposits of individuals, partnerships and corporations	—
3	Savings deposits	2,846,198 00
4	Club deposits	36,429 50
5	Deposits of U. S. Government	127,622 73
6	Deposits of states, counties and municipalities	522,374 21
7	Deposits of banks	172,130 20
8	Other deposits (certified, officers' checks, etc.)	187,658 63
9	Bills payable and other liabilities for borrowed money	—
10	Mortgages or other liens on foreclosed real estate, etc.	—
11	Acceptances executed by or for account of this trust company	—
12	Income collected not earned	—
13	Accrued for taxes, interest, expenses, etc.	—
14	Other liabilities	467,655 03
15	Capital stock Preferred	—
16	Capital stock Common	175,000 00
17	Surplus	175,000 00
18	Guaranty fund	104,957 02
19	Undivided profits	118,141 09
20	Preferred stock retirement fund	—
21	Other capital reserves	27,000 00
22	Total	\$7,673,444 94
Trust Department		
23	As trustee, executor, administrator, etc.	No Trust
24	Income	Department
25	Earnings not transferred to the banking department	
26	Other liabilities	
27	Total	
28	As agent, custodian, etc.	
29	As corporate agent or trustee	
Savings Deposit Information		
30	Date savings department started	June 15, 1928
31	Deposits draw interest from	Monthly on 1st
32	Interest is payable	Apr. 10-Oct. 10
33	Number of real estate loans	280
34	Average real estate loan	\$6,672 89
35	Average rate on real estate loans	5.20
36	Percentage of real estate loans to savings deposits	65.6
37	Investment of guaranty fund	\$150,089 55
38	Average rate on amount invested in securities	3.50
Period, December 31, 1950 to December 31, 1961		
39	Rate of interest paid	3.00
40	Amount of interest paid	\$70,743 69
41	Amount of deposits	\$2,272,967 17
42	Amount of withdrawals	\$2,113,699 20
43	Net increase	\$230,011 66
44	Number of deposits	22,433
45	Number of withdrawals	15,230
46	Number of accounts opened	1,081
47	Number of accounts closed	775
48	Net increase in number of accounts	306
49	Number of accounts, December 31, 1961	7,438

SHREWSBURY	SOMERSET	SPRINGFIELD		TAUNTON	
SHREWSBURY BANK & TRUST COMPANY	SLADE'S FERRY TRUST COMPANY	SPRINGFIELD SAFE DEPOSIT AND TRUST COMPANY	VALLEY BANK AND TRUST COMPANY	BRISTOL COUNTY TRUST COMPANY	
\$866,264 61	\$774,983 40	\$30,956,685 80	\$75,666,711 24	\$7,566,327 51	1
35,000 00	—	49,000 00	640,310 32	100,000 00	2
109,420 89	604,958 90	2,597,426 82	20,424,915 60	4,723,845 36	3
3,119 00	15,018 00	64,837 00	223,941 00	57,855 50	4
40,928 34	108,547 29	1,253,878 11	4,591,893 44	487,078 94	5
85,000 00	208,157 54	2,894,676 65	9,909,081 58	1,713,862 83	6
11,517 98	82,973 49	2,044,449 61	2,560,919 55	516,442 72	7
8,582 12	40,160 46	1,849,209 73	5,494,012 76	771,339 12	8
—	—	—	—	—	9
—	—	—	—	—	10
—	—	—	—	—	11
294 27	30,440 85	232,509 49	1,756,084 81	175,866 12	12
931 83	2,248 37	248,817 05	717,423 55	143,646 05	13
—	43,245 15	53,304 07	935,986 76	13,895 96	14
200,000 00	—	—	—	—	15
125,000 00	110,000 00	1,500,000 00	2,925,000 00	300,000 00	16
100 00	55,000 00	2,500,000 00	4,600,000 00	300,000 00	17
60,833 60	2,694 06	75,047 40	275,951 16	232,500 00	18
—	43,962 28	406,564 16	1,728,556 76	489,384 12	19
—	—	—	—	—	20
—	—	248,062 48	2,009,354 55	252,812 80	21
\$1,546,992 64	\$2,122,389 79	\$46,974,468 37	\$134,460,143 08	\$17,844,857 03	22
No Trust Department	No Trust Department	\$55,281,987 08	\$55,781,262 84	\$345,674 64	23
		650,730 67	425,578 32	1,374 95	24
		41,825 31	—	—	25
		3,058 08	590 95	—	26
		\$55,977,601 14	\$56,207,432 11	\$347,049 59	27
		\$79,234,292 98	\$11,665,793 47	—	28
		\$27,699 49	\$8,064 03	—	29
Sept. 15, 1961	Sept. 30, 1959	Jan. 2, 1948	Jan. 22, 1947	Oct. 1, 1919	30
Monthly on 1st	Monthly on 1st	Monthly on 1st	Monthly on 1st	Monthly on 1st	31
Jan 1.—July 1	Jan. 15—July 15	Apr. 1—Oct. 1	Apr. 1—Oct. 1	Jan. 1—July 1	32
1	50	166	667	511	33
\$9,964 12	\$7,858 89	\$7,735 64	\$8,953 59	\$6,097 26	34
5.50	5.71	4.84	4.86	5.06	35
9.1	65.00	49.44	29.20	65.96	36
\$100 00	\$207,066 41	\$200,000 00	\$275,951 16	\$250,000 00	37
—	4.47	2.50	3.88	3.65	38
—	2.25	3.00	2.50	3.00	39
—	\$9,999 63	\$66,858 69	\$471,383 58	\$127,488 35	40
\$118,735 32	\$519,223 64	\$1,519,988 48	\$9,331,609 05	\$1,901,329 56	41
\$9,314 43	\$435,374 94	\$1,210,996 07	\$9,781,542 24	\$1,797,222 62	42
\$109,420 89	\$93,848 33	\$375,851 10	\$21,450 39	\$231,595 29	43
765	4,108	33,362	93,353	12,980	44
100	1,851	5,955	57,409	6,827	45
378	366	1,055	6,704	828	46
9	154	896	7,526	749	47
369	212	159	1 822	79	48
369	965	6,099	29,229	4,800	49

¹ Decrease.

		WAKEFIELD
ASSETS		SURETY BANK AND TRUST COMPANY
Banking Department		
	Incorporated	June 7, 1960
	Began business	Dec. 7, 1960
1	Cash, clearing and cash items in process of collection	\$109,302 90
2	Balances with banks	464,834 25
3	U. S. Government obligations, direct and fully guaranteed	100,125 00
4	State, county and municipal obligations	—
5	Other bonds, notes and debentures	—
6	Corporate stocks	—
7	Real estate loans	328,213 12
8	Collateral loans	274,503 69
9	Unsecured loans	514,815 91
10	Installment loans	462,686 80
11	Overdrafts	3,331 58
12	Banking house, vaults, furniture and fixtures	317,488 84
13	Other real estate owned, directly or indirectly	—
14	Customers' liability on acceptances outstanding	—
15	Prepaid expenses	3,494 88
16	Interest accrued but not collected	—
17	Other assets	12,860 41
18	Total	\$2,591,657 38
Trust Department		
19	Government, state and municipal bonds	No Trust Department
20	Other bonds	
21	Stocks	
22	Loans on real estate	
23	Other loans	
24	Real estate by foreclosure, etc.	
25	Real estate owned	
26	Deposits subject to check	
27	Other bank deposits	
28	Tangible personal property	
29	Other assets	
30	Total	

WAKEFIELD	WALTHAM		WARE	WATERTOWN	
WAKEFIELD TRUST COMPANY	GUARANTY TRUST COMPANY	NEWTON-WALTHAM BANK AND TRUST COMPANY	WARE TRUST COMPANY	COOLIDGE BANK AND TRUST COMPANY	
June 29, 1916	July 25, 1951	Mar. 22, 1894	Feb. 16, 1917	July 1, 1960	
July 11, 1916	Jan. 21, 1952	July 12, 1894	Mar. 1, 1917	Dec. 1, 1960	1
\$357,015 98	\$241,816 62	\$7,087,388 67	\$247,390 31	\$62,164 50	2
1,147,717 40	2,457,878 47	6,944,927 88	726,696 02	926,180 61	3
3,548,203 37	2,722,952 60	18,608,179 09	1,374,298 13	447,253 08	4
653,128 64	272,147 71	10,344,408 33	327,255 17	—	5
—	—	136,080 70	35,057 75	50,000 00	6
—	48,000 00	297,173 33	16,661 65	—	7
1,947,662 95	1,555,634 88	9,240,914 62	23,562 89	572,279 44	8
939,838 16	1,518,642 61	5,703,741 77	553,949 97	402,948 42	9
1,870,799 34	1,309,268 00	11,350,026 43	1,125,226 70	1,052,610 02	10
1,409,802 64	966,012 91	10,445,529 76	1,238,914 92	456,377 72	11
452 39	684 17	17,062 98	2,942 97	3,851 39	12
155,910 26	396,016 07	1,734,145 80	100,329 55	48,525 24	13
—	—	—	—	—	14
4,354 90	4,306 07	57,285 42	—	27,507 92	15
33,369 97	—	269,242 85	—	5,420 65	16
43,810 80	—	329,897 65	—	17,690 66	17
\$12,112,066 80	\$11,493,360 11	\$82,566,005 28	\$5,772,286 03	\$4,072,809 65	18
\$52,418 74	No Trust Department	\$5,451,947 19	\$108,768 50	No Trust Department	19
100,540 91		3,335,264 22	52,579 76		20
904,754 10		14,163,798 06	330,044 81		21
5,375 77		52,373 44	—		22
10,000 00		145,318 06	—		23
—		—	—		24
250 00		479,084 88	5,075 00		25
18,264 27		829,210 31	6,774 60		26
128,114 44		611,110 92	51,862 03		27
—		7,784 12	—		28
101 00		114,162 72	5 00		29
\$1,219,819 23		\$25,190,053 92	\$555,109 70		30

		WAKEFIELD
LIABILITIES		SURETY BANK AND TRUST COMPANY
Banking Department		
1	Demand deposits of individuals, partnerships and corporations	\$702,015 84
2	Time deposits of individuals, partnerships and corporations	—
3	Savings deposits	329,870 45
4	Club deposits	4,189 00
5	Deposits of U. S. Government	450,000 00
6	Deposits of states, counties and municipalities	—
7	Deposits of banks	—
8	Other deposits (certified, officers' checks, etc.)	56,501 55
9	Bills payable and other liabilities for borrowed money	—
10	Mortgages or other liens on foreclosed real estate, etc.	—
11	Acceptances executed by or for account of this trust company	—
12	Income collected not earned	52,113 84
13	Accrued for taxes, interest, expenses, etc.	—
14	Other liabilities	47,430 66
15	Capital stock Preferred	—
16	Capital stock Common	507,500 00
17	Surplus	350,000 00
18	Guaranty fund	900 00
19	Undivided profits	91,136 04
20	Preferred stock retirement fund	—
21	Other capital reserves	—
22	Total	\$2,591,657 38
Trust Department		
23	As trustee, executor, administrator, etc.	No Trust
24	Income	Department
25	Earnings not transferred to the banking department	
26	Other liabilities	
27	Total	
28	As agent, custodian, etc.	
29	As corporate agent or trustee	
Savings Deposit Information		
30	Date savings department started	Dec. 7, 1960
31	Deposits draw interest from	Monthly on 1st
32	Interest is payable	Jan. 15-July 15
33	Number of real estate loans	20
34	Average real estate loan	\$15,411 61
35	Average rate on real estate loans	5.77
36	Percentage of real estate loans to savings deposits	93.44
37	Investment of guaranty fund	\$100,125 00
38	Average rate on amount invested in securities	1.87
Period, December 31, 1960 to December 31, 1961		
39	Rate of interest paid	3.00
40	Amount of interest paid	\$6,720 00
41	Amount of deposits	\$654,981 73
42	Amount of withdrawals	\$365,491 07
43	Net increase	\$296,210 66
44	Number of deposits	4,307
45	Number of withdrawals	2,135
46	Number of accounts opened	525
47	Number of accounts closed	66
48	Net increase in number of accounts	459
49	Number of accounts, December 31, 1961	567

WAKEFIELD	WALTHAM		WARE	WATERTOWN	
WAKEFIELD TRUST COMPANY	GUARANTY TRUST COMPANY	NEWTON-WALTHAM BANK AND TRUST COMPANY	WARE TRUST COMPANY	COOLIDGE BANK AND TRUST COMPANY	
\$6,801,353 16	\$5,726,485 53	\$49,135,286 63	\$3,451,099 62	\$1,924,709 78	1
—	—	931,415 34	9,000 00	327,500 00	2
2,147,928 47	1,613,423 01	9,165,740 85	122,072 13	660,161 01	3
73,701 00	14,276 00	35,410 00	—	8,937 00	4
231,823 20	16,508 74	1,571,525 65	352,789 07	123,379 32	5
576,274 87	2,590,261 11	4,000,684 06	598,502 20	405,000 00	6
297,680 18	40,634 69	2,887,611 47	446,549 77	—	7
639,547 64	208,681 18	829,862 74	56,454 20	40,142 73	8
—	—	—	—	—	9
—	—	—	—	—	10
117,693 72	—	1,156,223 15	105,760 19	64,677 36	11
74,942 01	20,000 00	454,860 73	27,539 38	3,293 48	12
62,343 19	101,132 30	4,453,867 49	—	—	13
—	—	—	—	—	14
200,000 00	403,000 00	2,000,000 00	150,000 00	252,000 00	15
300,000 00	417,000 00	2,800,000 00	200,000 00	137,775 00	16
113,500 00	25,100 00	516,600 00	395 20	1,453 26	17
157,630 64	173,860 30	1,044,189 68	123,831 18	102,841 96	18
—	—	—	—	—	19
317,648 72	145,997 25	1,582,727 49	128,293 09	14,938 75	20
\$12,112,066 80	\$11,493,360 11	\$82,566,005 28	\$5,772,286 03	\$4,072,809 65	21
\$1,160,323 53	No Trust Department	\$24,660,471 74	\$548,609 63	No Trust Department	23
14,073 50		529,386 62	6,500 07		24
45,422 20		195 56	—		25
\$1,219,819 23		\$25,190,053 92	\$555,109 70		26
\$42,783 51		\$1,959,141 36	\$103,511 20		27
\$1,262,602 74		\$175,683 89	\$72,000 00		28
Oct. 17, 1923	Jan. 21, 1952	Apr. 1, 1915	Feb. 1, 1960	Dec. 1, 1960	30
Monthly on 1st	Monthly on 1st	Quarterly on 5th*	Monthly on 1st	Monthly on 5th	31
May 31–Nov. 30	Jan. 15–July 15	Apr. 15–Oct. 15	Feb. 1–Aug. 1	June 30–Dec. 31	32
190	83	593	—	19	33
\$8,011 89	\$10,527 50	\$8,313 49	—	\$19,033 74	34
5.12	5.27	4.80	—	5.8	35
70.8	54.2	53.8	—	54.7	36
\$170,100 00	\$23,100 00	\$600,000 00	\$395 20	\$1,500 00	37
2.65	2.63	3.25	3.25	3.75	38
3.00	3.00	2.50	2.00	3.00	39
\$53,852 15	\$39,592 97	\$189,285 19	\$1,879 63	\$12,952 25	40
\$1,654,724 45	\$1,121,902 14	\$5,656,698 38	\$97,924 51	\$818,555 16	41
\$1,528,942 25	\$1,067,821 80	\$5,824,616 10	\$82,356 07	\$376,984 53	42
\$179,634 35	\$93,673 31	\$21,367 47	\$17,448 07	\$454,522 88	43
12,902	8,254	44,307	1,336	3,486	44
9,093	4,893	28,179	349	1,818	45
928	667	4,337	74	644	46
907	460	6,763	40	283	47
21	207	12,426	34	361	48
4,674	2,615	16,412	174	1,190	49

*Jan.–Apr.–July–Oct.
¹ Decrease.

		WELLESLEY
ASSETS		WELLESLEY TRUST COMPANY
Banking Department		
	Incorporated	May 7, 1923
	Began business	Nov. 3, 1923
1	Cash, clearing and cash items in process of collection	\$121,930 31
2	Balances with banks	1,297,113 24
3	U. S. Government obligations, direct and fully guaranteed	3,394,716 85
4	State, county and municipal obligations	786,801 11
5	Other bonds, notes and debentures	376,801 53
6	Corporate stocks	16,500 00
7	Real estate loans	1,853,497 82
8	Collateral loans	736,459 39
9	Unsecured loans	55,179 53
10	Installment loans	425,016 44
11	Overdrafts	1,889 06
12	Banking house, vaults, furniture and fixtures	148,886 91
13	Other real estate owned, directly or indirectly	—
14	Customers' liability on acceptances outstanding	—
15	Prepaid expenses	6,727 00
16	Interest accrued but not collected	68,883 06
17	Other assets	1,728 91
18	Total	\$9,292,131 16
Trust Department		
19	Government, state and municipal bonds	No Trust Department
20	Other bonds	
21	Stocks	
22	Loans on real estate	
23	Other loans	
24	Real estate by foreclosure, etc.	
25	Real estate owned	
26	Deposits subject to check	
27	Other bank deposits	
28	Tangible personal property	
29	Other assets	
30	Total	

WILMINGTON	WINCHESTER	WOBURN	WORCESTER		
WILMINGTON BANK & TRUST COMPANY	WINCHESTER TRUST COMPANY	WOBURN BANK AND TRUST COMPANY	COMMERCE BANK & TRUST COMPANY	GUARANTY BANK & TRUST COMPANY	
July 29, 1960	July 1, 1913	Sept. 8, 1959	July 6, 1955	Jan. 9, 1930	
Jan. 3, 1961	July 1, 1913	Feb. 15, 1960	Aug. 22, 1955	Apr. 1, 1930	
\$51,450 04	\$682,216 76	\$122,474 33	\$540,499 16	\$2,192,423 71	1
791,696 13	1,106,643 92	433,435 02	1,822,367 09	10,968,207 06	2
726,934 66	3,067,041 41	1,493,445 36	3,878,548 17	13,241,572 22	3
—	996,061 84	—	408,313 42	812,444 15	4
—	13,000 00	—	—	—	5
40,000 00	22,500 00	—	20,000 00	—	6
239,332 34	1,651,572 82	457,088 42	46,142 08	8,243,635 28	7
320,702 81	1,825,697 03	474,591 11	1,206,188 21	6,870,392 79	8
833,947 21	500,051 02	483,356 61	1,188,785 46	6,918,093 16	9
238,847 18	493,695 83	442,952 24	1,289,211 94	9,399,544 10	10
4,604 77	4,553 78	247 78	6,705 82	7,476 32	11
59,151 45	67,320 01	96,427 53	119,376 89	1,026,715 71	12
—	—	—	—	—	13
—	—	—	—	9,200 00	14
17,694 09	3,301 49	—	5,462 11	11,513 74	15
1,327 71	12,107 92	—	403 33	—	16
—	—	3,198 39	4,100 00	47,535 25	17
\$3,325,688 39	\$10,445,763 83	\$4,007,216 79	\$10,536,103 68	\$59,748,753 49	18
No Trust Department	No Trust Department	No Trust Department	No Trust Department	\$774,414 49	19
				491,824 24	20
				565,812 60	21
				—	22
				150 00	23
				—	24
				—	25
				82,264 81	26
				169,273 93	27
				5,181 50	28
				28,721 51	29
				\$2,117,643 08	30

		WELLESLEY
LIABILITIES		WELLESLEY TRUST COMPANY
Banking Department		
1	Demand deposits of individuals, partnerships and corporations	\$4,989,170 83
2	Time deposits of individuals, partnerships and corporations	66,303 78
3	Savings deposits	2,660,489 00
4	Club deposits	7,656 00
5	Deposits of U. S. Government	66,772 36
6	Deposits of states, counties and municipalities	186,535 22
7	Deposits of banks	13,956 24
8	Other deposits (certified, officers' checks, etc.)	321,422 32
9	Bills payable and other liabilities for borrowed money	—
10	Mortgages or other liens on foreclosed real estate, etc.	—
11	Acceptances executed by or for account of this trust company	—
12	Income collected not earned	24,515 34
13	Accrued for taxes, interest, expenses, etc.	45,152 86
14	Other liabilities	—
15	Capital stock Preferred	—
16	Capital stock Common	200,000 00
17	Surplus	200,000 00
18	Guaranty fund	155,000 00
19	Undivided profits	224,304 58
20	Preferred stock retirement fund	—
21	Other capital reserves	130,852 63
22	Total	\$9,292,131 16
Trust Department		
23	As trustee, executor, administrator, etc.	No Trust
24	Income	Department
25	Earnings not transferred to the banking department	
26	Other liabilities	
27	Total	
28	As agent, custodian, etc.	
29	As corporate agent or trustee	
Savings Deposit Information		
30	Date savings department started	Nov. 3, 1923
31	Deposits draw interest from	Monthly on 10th
32	Interest is payable	May 10—Nov. 10
33	Number of real estate loans	143
34	Average real estate loan	\$12,961 52
35	Average rate on real estate loans	5.01
36	Percentage of real estate loans to savings deposits	69.7
37	Investment of guaranty fund	\$152,156 25
38	Average rate on amount invested in securities	2.55
Period, December 31, 1960 to December 31, 1961		
39	Rate of interest paid	3.00
40	Amount of interest paid	\$69,789 14
41	Amount of deposits	\$1,469,568 97
42	Amount of withdrawals	\$1,432,404 43
43	Net increase	\$106,953 68
44	Number of deposits	9,632
45	Number of withdrawals	5,117
46	Number of accounts opened	401
47	Number of accounts closed	314
48	Net increase in number of accounts	87
49	Number of accounts, December 31, 1961	3,035

WILMINGTON	WINCHESTER	WOBURN	WORCESTER		
WILMINGTON BANK & TRUST COMPANY	WINCHESTER TRUST COMPANY	WOBURN BANK AND TRUST COMPANY	COMMERCE BANK & TRUST COMPANY	GUARANTY BANK & TRUST COMPANY	
\$1,899,726 57	\$5,110,313 25	\$1,098,675 82	\$7,660,516 54	\$33,302,880 78	1
407,319 92	208,716 15	—	556,000 00	250,000 00	2
219,661 92	1,736,774 14	664,488 71	—	14,796,299 83	3
4,778 50	19,750 00	7,603 50	1,620 00	205,812 00	4
61,131 95	306,154 05	31,025 40	261,908 05	1,390,908 14	5
75,000 00	1,167,440 39	1,715,757 90	692,353 36	1,566,003 08	6
38,650 90	232,011 41	6,607 27	182,173 60	418,781 39	7
200,759 44	324,897 22	36,233 41	220,337 67	1,992,880 69	8
—	—	—	—	—	9
—	—	—	—	—	10
27,248 68	65,764 27	43,500 61	130,124 91	9,200 00	11
—	87,356 90	7,469 75	34,172 30	710,510 00	12
—	248,191 99	—	24,272 51	415,194 32	13
—	—	—	—	—	14
200,000 00	200,000 00	200,000 00	350,000 00	1,320,000 00	15
133,333 00	400,000 00	125,000 00	100,000 00	1,800,000 00	16
169 98	150,000 00	2,007 72	—	582,050 00	17
57,907 53	62,878 35	63,846 70	243,592 49	718,616 86	18
—	—	—	—	—	19
—	125,515 71	5,000 00	79,032 25	889,616 40	20
\$3,325,688 39	\$10,445,763 83	\$4,007,216 79	\$10,536,103 68	\$59,748,753 49	21
No Trust Department	No Trust Department	No Trust Department	No Trust Department	\$529,378 88	22
—	—	—	—	3,661 49	23
—	—	—	—	—	24
—	—	—	—	1,584,602 71	25
—	—	—	—	—	26
—	—	—	—	\$2,117,643 08	27
—	—	—	—	—	28
—	—	—	—	\$2,738,644 86	29
—	—	—	—	—	30
Jan. 3, 1961	Mar. 27, 1918	Feb. 15, 1960	May 18, 1956	Apr. 1, 1930	31
Monthly on 1st	Monthly on 1st	Monthly on 1st	—	Monthly on 1st	32
June 30-Dec. 31	June 1-Dec. 1	Jan. 1-July 1	—	Jan. 1-July 1	33
9	129	45	—	1,163	34
\$10,552 93	\$9,380 79	\$9,321 68	—	\$7,088 25	35
5.75	4.90	6.00	—	5.14	36
43.2	69.68	63.00	—	55.71	37
\$4,969 67	\$163,575 00	\$25,000 00	—	\$667,416 64	38
2.62	3.90	4.88	—	4.02	39
—	—	—	—	—	40
3.00	3.00	3.00	—	3.00	41
\$806 93	\$45,210 42	\$9,634 19	—	\$389,096 87	42
\$458,205 93	\$1,070,332 41	\$720,015 18	—	\$6,834,212 90	43
\$239,350 94	\$1,061,266 95	\$445,392 72	—	\$6,558,991 45	44
\$219,661 92	\$54,275 88	\$284,256 65	—	\$664,318 32	45
4,057	5,560	5,206	—	53,608	46
2,553	3,506	2,587	—	34,090	47
1,077	441	803	—	3,492	48
245	401	232	—	2,706	49
832	40	571	—	786	50
832	2,256	1,331	—	20,328	51

STATEMENTS RELATING TO TRUST COMPANIES AND CERTAIN OTHER FINANCIAL INSTITUTIONS

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STATEMENT No. 1

AGGREGATE STATEMENT OF THE BANKING DEPARTMENTS
OF TRUST COMPANIES
(In thousands)

No. Trust Companies Reporting	66	62	% of Total Assets	
	Dec. 31, 1961	Dec. 31, 1960	Dec. 31, 1961	Dec. 31, 1960
<i>Assets</i>				
Cash, clearing and cash items in the process of collection	\$190,495	\$134,162	8.61	6.87
Balances with banks	223,565	215,360	10.11	11.03
U. S. Government obligations, direct and fully guaranteed	538,206	498,253	24.33	25.53
State, county and municipal obligations	158,277	139,548	7.16	7.15
Other bonds, notes and debentures	10,647	11,098	.48	.57
Corporate stocks	5,269	4,666	.24	.24
Real estate loans	225,509	200,699	10.19	10.28
Collateral loans	286,624	259,539	12.96	13.30
Unsecured loans	335,116	273,361	15.15	14.00
Installment loans	194,426	176,453	8.79	9.04
Overdrafts	524	659	.02	.03
Banking house, vaults, furniture and fixtures	32,473	27,520	1.47	1.41
Other real estate owned, etc., directly or indirectly	68	179	.00	.01
Customers' liability on acceptances outstanding	1,053	2,649	.05	.14
Prepaid expenses	1,668	1,185	.08	.06
Interest accrued but not collected	5,629	4,721	.25	.24
Other assets	2,379	1,943	.11	.10
TOTAL	\$2,211,928	\$1,951,995	100.00	100.00
<i>Liabilities and Capital</i>				
Demand deposits of individuals, partnerships and corporations	\$1,277,208	\$1,101,039	57.74	56.40
Time deposits of individuals, partnerships and corporations	19,238	7,678	.87	.39
Saving deposits	283,212	268,357	12.80	13.75
Club deposits	3,010	2,909	.14	.15
Deposits of U. S. Government (Including Postal Savings)	53,949	51,573	2.44	2.64
Deposits of states, counties and municipalities	144,838	142,451	6.55	7.30
Deposits of banks	93,796	81,205	4.24	4.16
Other deposits (certified, officers' checks, etc.)	53,587	43,579	2.42	2.23
Bills payable	—	150	.00	.01
Acceptances executed by or for account of this trust company	1,062	2,952	.05	.15
Income collected not earned	17,716	15,531	.80	.80
Accrued for taxes, interest, expenses, etc.	15,057	17,307	.68	.89
Other liabilities	22,252	18,401	1.01	.94
Capital Stock, Preferred	200	200	.01	.01
Capital Stock, Common	60,911	54,091	2.75	2.77
Surplus	83,291	70,421	3.77	3.61
Guaranty Fund	13,839	12,504	.63	.64
Undivided profits ¹	37,042	33,753	1.67	1.73
Preferred stock retirement fund	—	—	—	—
Other capital reserves ²	31,720	27,894	1.43	1.43
TOTAL	\$2,211,928	\$1,951,995	100.00	100.00
Number of commercial depositors	510,791	485,152	—	—
Number of savings depositors	443,932	433,113	—	—

¹Does not include Trust Dept. earnings carried in Capital Accounts on Statements 5 and 6 — Shown separately on Statement 2.

²Includes valuation reserves (1961) \$23,581; (1960) \$20,170.

STATEMENT No. 2

AGGREGATE STATEMENT OF THE TRUST DEPARTMENTS
OF TRUST COMPANIES
(In thousands)

No. Trust Companies Reporting	36	37	% of Total Assets	
	Dec. 31, 1961	Dec. 31, 1960	Dec. 31, 1961	Dec. 31, 1960
<i>Assets</i>				
Government, state and municipal bonds	\$704,717	\$657,321	23.72	24.99
Other bonds	707,077	652,800	23.80	24.82
Stocks	1,385,273	1,168,067	46.63	44.41
Loans on real estate	36,329	31,188	1.22	1.19
Other loans	8,348	4,371	.28	.17
Real estate by foreclosure, etc.	—	—	—	—
Real estate owned	23,244	22,744	.78	.86
Deposits subject to check	63,924	57,124	2.15	2.16
Other bank deposits	32,932	21,067	1.11	.80
Tangible personal property	759	946	.03	.04
Other assets	8,378	14,682	.28	.56
TOTAL	\$2,970,981	\$2,630,310	100.00	100.00
<i>Liabilities</i>				
As trustee, executor, administrator, etc.	\$2,942,051	\$2,605,245	99.03	99.05
Income	26,965	24,699	.91	.94
Earnings not transferred to the banking department	42	32	—	—
Other liabilities	1,923	334	.06	.01
TOTAL	\$2,970,981	\$2,630,310	100.00	100.00

HELD AS AGENT, CUSTODIAN, ETC.

Date	Number of Trust Companies Reporting	Book Value (In thousands)
December 31, 1958	30	\$4,080,710
December 31, 1959	30	\$4,407,937
December 31, 1960	28	\$4,205,061
December 31, 1961	23	\$5,053,319

HELD AS CORPORATE AGENT OR TRUSTEE

Date	Number of Trust Companies Reporting	Book Value (In thousands)
December 31, 1958	14	\$372,838
December 31, 1959	12	\$401,183
December 31, 1960	11	\$395,958
December 31, 1961	12	\$441,429

STATEMENT

COMPARATIVE STATEMENT OF ASSETS AND LIABILITIES OF BANKING DEPART-

[Amounts shown in thousands.]

Assets

YEAR	No. of Cos.	Cash, Clearing and Cash Items in the Process of Collection	Balances with Banks	U. S. Government Obligations, Direct and Fully Guaranteed	State, County and Municipal Obligations	Other Bonds, Notes and Debentures	Corporate Stock	Real Estate Loans	Collateral Loans
1952	58	\$106,264	\$210,067	\$567,126	\$58,449	\$54,404	\$3,516	\$135,528	\$147,890
1953	58	94,048	208,521	535,301	67,071	52,184	3,788	142,962	155,491
1954	58	93,684	215,055	537,100	83,325	48,803	3,816	142,650	164,371
1955	61	134,488	244,144	545,500	100,553	46,249	4,039	150,111	235,666
1956	59	162,078	246,314	490,784	108,372	37,337	4,085	158,748	221,789
1957	59	148,794	227,314	490,229	117,865	34,018	4,418	161,966	229,429
1958	60	153,523	226,539	589,942	136,789	27,482	4,513	180,263	219,032
1959	62	126,386	211,256	504,273	135,460	17,978	4,325	187,006	230,793
1960	65	134,162	215,360	498,253	139,548	11,098	4,666	200,699	259,539
1961	66	190,495	223,565	538,206	158,277	10,647	5,269	225,509	286,624

Liabilities and Capital

YEAR	No. of Cos.	Demand Deposits of Individuals, Partnerships and Corporations	Time Deposits of Individuals, Partnerships and Corporations	Savings Deposits	Club Deposits	Deposits of U. S. Government (Including Postal Savings)	Deposits of States, Counties and Municipalities	Deposits of Banks	Other Deposits (Certified, Officers' Checks, etc.)	Bills Payable and Other Liabilities for Borrowed Money	Acceptances Executed by or for Account of Trust Companies
1952	58	\$913,376	\$5,868	\$250,087	\$1,783	\$39,254	\$79,766	\$60,148	\$37,567	—	\$173
1953	58	917,471	5,788	244,231	2,012	32,019	80,240	60,696	33,071	\$400	172
1954	58	958,516	6,589	233,454	2,045	33,575	83,009	65,295	31,794	—	155
1955	61	1,136,850	8,333	227,293	2,203	32,380	102,777	89,213	46,011	328	1,187
1956	59	1,141,123	3,832	214,413	2,313	34,684	103,944	92,115	59,878	242	1,070
1957	59	1,124,855	2,463	224,606	2,602	42,750	114,852	85,843	45,366	—	1,079
1958	60	1,186,373	3,397	248,588	2,782	39,586	127,745	91,638	52,863	300	2,571
1959	62	1,106,654	4,496	258,314	2,838	40,945	135,320	73,073	50,452	650	3,972
1960	65	1,101,039	7,678	268,357	2,909	51,573	142,451	81,205	43,579	150	2,952
1961	66	1,277,208	19,238	283,212	3,010	53,949	144,838	93,796	53,587	—	1,062

No. 3

MENTS OF TRUST COMPANIES AS OF DEC. 31, FOR YEARS 1952 TO 1961, INCLUSIVE

[Amounts shown in thousands.]

Assets

Unsecured Loans	Installment Loans	Banking Houses, Owned Directly or Indirectly, Vaults, Furniture and Fixtures	Other Real Estate Owned, etc., Directly or Indirectly	Customers' Liability on Acceptances Outstanding	Prepaid Expenses	Interest Accrued but not Collected	Other Assets	Total	YEAR
\$173,444	\$67,637	\$15,807	\$74	\$173	\$580	\$2,667	\$1,950	\$1,545,576	1952
176,778	82,266	16,838	148	172	580	2,857	1,513	1,540,518	1953
188,938	84,169	17,827	122	155	670	2,847	1,514	1,585,046	1954
246,252	107,390	19,831	104	1,187	967	3,208	1,971	1,841,660	1955
280,975	120,564	19,430	62	1,070	869	3,214	2,264	1,857,955	1956
277,163	138,104	24,817	94	1,077	961	4,245	2,008	1,862,502	1957
257,475	154,121	26,670	109	2,541	1,459	5,601	2,717	1,988,776	1958
281,873	164,974	26,824	142	3,165	1,319	5,077	2,716	1,903,567	1959
273,361	176,453	27,520	179	2,649	1,185	4,721	2,602	1,951,995	1960
335,116	194,426	32,473	68	1,053	1,668	5,629	2,903	2,211,928	1961

Liabilities and Capital

Income Collected Not Earned	Accrued for Taxes, Interest, Expenses, etc.	Other Liabilities	Capital Stock Preferred, Other	Capital Stock, Common	Surplus	Guaranty Fund	Un-divided Profits ¹	Preferred Stock Retirement Funds	Other Capital Reserves ²	Total	YEAR
\$5,483	\$8,869	\$1,882	\$825	\$37,839	\$46,801	\$12,121	\$23,610	\$200	\$19,924	\$1,545,576	1952
6,533	9,465	2,234	825	38,464	49,751	12,463	25,427	250	19,006	1,540,518	1953
6,704	10,827	2,247	800	38,839	52,116	12,473	26,804	50	19,754	1,585,046	1954
8,996	10,771	2,630	800	46,994	61,137	12,602	30,360	190	20,755	1,841,660	1955
10,027	12,359	5,174	800	48,897	61,074	12,118	31,612	151	22,129	1,857,955	1956
11,298	14,025	8,948	800	50,066	67,831	11,850	30,682	25	22,561	1,862,502	1957
12,792	15,219	9,339	200	50,942	70,681	11,977	33,239	—	28,544	1,988,776	1958
14,703	10,448	12,108	200	49,063	67,772	12,063	35,378	—	24,918	1,903,567	1959
15,531	17,307	18,401	200	51,091	70,421	12,504	33,753	—	27,894	1,951,995	1960
17,716	15,067	22,252	200	60,911	83,291	13,839	37,042	—	31,720	2,211,928	1961

¹ Does not include Trust Department earnings carried in Capital Accounts on Statements 5 and 6.² Includes valuation reserves.

STATEMENT

COMPARATIVE STATEMENT OF ASSETS AND LIABILITIES OF TRUST DEPARTMENTS

[Amounts shown in thousands.]

YEAR	Number of Depart- ments	Govern- ment, State and Municipal Bonds	Other Bonds	Stocks	Loans on Real Estate	Other Loans	Real Estate by Foreclosure, etc.	Real Estate Owned
1952	44	\$547,618	\$177,953	\$812,863	\$ 6,694	\$2,316	\$15	\$27,520
1953	44	564,071	213,153	847,185	6,297	2,050	104	27,171
1954	43	581,681	247,797	918,480	6,466	1,738	135	28,481
1955	44	667,925	296,472	999,496	6,376	5,425	—	28,179
1956	41	711,556	376,500	1,043,648	9,421	5,797	—	27,452
1957	41	683,622	460,905	1,099,028	12,676	6,672	1	23,386
1958	40	680,453	540,592	1,189,037	19,321	5,381	—	29,060
1959	38	765,066	582,427	1,262,546	25,523	4,495	—	27,408
1960	37	657,321	652,800	1,168,067	31,188	4,371	—	22,744
1961	36	704,717	707,077	1,385,273	36,329	8,348	—	23,244

No. 4

OF TRUST COMPANIES AS OF DECEMBER 31, FOR YEARS 1952 TO 1961, INCLUSIVE

[Amounts shown in thousands.]

Deposits Subject to Check	Other Bank Deposits	Other Assets	Total Assets and Liabilities	Trust Accounts *	Income	Other Liabilities	YEAR
\$46,100	\$19,722	\$12,821	\$1,653,622	\$1,631,036	\$21,840	\$746	1952
53,267	18,766	13,716	1,745,780	1,723,183	22,015	582	1953
62,200	23,559	14,751	1,885,288	1,861,513	23,117	658	1954
52,444	39,420	14,150	2,109,887	2,082,807	26,504	576	1955
65,515	25,684	18,117	2,283,690	2,256,378	26,993	319	1956
61,450	21,835	13,805	2,388,380	2,361,287	26,758	335	1957
62,406	24,330	15,484	2,566,064	2,540,050	25,726	288	1958
66,440	19,990	15,270	2,769,165	2,742,379	26,473	313	1959
57,124	21,067	15,628	2,630,310	2,605,245	24,699	366	1960
63,924	32,932	9,137	2,970,981	2,942,051	26,965	1,965	1961

*Includes Executor, Administrator, etc.

STATEMENT No. 5

ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL
ACCOUNTS OF TRUST COMPANIES

BANKING DEPARTMENT

[Cents omitted]	1961	1960	1959	1958	1957
1 CURRENT OPERATING EARNINGS					
a Interest and discount on loans	\$53,734,875	\$50,855,229	\$44,122,940	\$41,436,566	\$41,148,937
b Interest on U. S. Government obligations	15,247,707	15,798,990	14,500,604	13,178,695	11,982,847
c Interest and dividends on other securities	4,372,576	4,252,777	4,046,505	4,165,781	3,651,066
d Commissions and exchange	4,383,845	3,642,497	3,319,191	3,170,958	2,590,303
e Service charges	7,942,551	7,425,781	6,458,535	6,113,493	5,740,173
f Safe deposit rentals	904,233	880,542	860,048	929,701	\$76,571
g Bank building income	1,680,094	1,678,045	1,633,757	1,502,468	905,462
h Income from other real estate owned	57,776	41,968	49,767	46,705	24,015
i Trust department	19,264,823	19,720,387	18,104,541	17,730,320	16,951,669
j Other current operating earnings	605,685	518,337	649,130	657,582	649,719
k Gross current operating earnings	\$108,194,165	\$104,814,553	\$93,745,018	\$89,232,269	\$84,520,762
2 CURRENT OPERATING EXPENSES					
a Salaries	\$35,890,128	\$33,221,445	\$30,542,839	\$31,005,475	\$28,699,726
b Taxes, other than income and real estate	1,380,695	1,170,201	967,037	908,516	859,305
c Expense of occupancy and maintenance of banking quarters	9,207,172	9,282,934	8,227,324	8,521,089	7,432,744
d Expense allocable to other real estate owned	38,188	20,240	16,837	11,438	17,098
e Interest on savings deposits	7,320,933	6,657,393	5,806,673	5,221,274	4,359,379
f Interest on time deposits	443,177	199,042	127,929	106,712	99,455
g Interest and discount on borrowings	156,147	323,790	528,458	191,285	448,943
h Other current operating expenses	18,873,328	16,358,725	15,137,498	14,163,833	12,839,053
i Total current operating expenses	\$73,309,768	\$67,233,770	\$61,354,595	\$60,131,622	\$54,755,703
3 NET CURRENT OPERATING EARNINGS BEFORE INCOME TAXES (1k less 2i)	\$34,884,397	\$37,580,783	\$32,390,423	\$29,100,647	\$29,765,059
4 LESS: TAXES ON NET INCOME					
a Federal	\$13,149,971	\$13,746,974	\$8,274,582	\$12,260,345	\$9,617,206
b State	2,669,808	2,683,153	1,672,530	2,388,850	1,821,915
c Total income taxes	\$15,759,779	\$16,430,127	\$9,947,112	\$14,649,195	\$11,439,121
5 NET CURRENT OPERATING EARNINGS AFTER INCOME TAXES (3 less 4c)	\$19,124,618	\$21,150,656	\$22,443,311	\$14,451,452	\$18,325,938
6 PROFITS ON ASSETS SOLD OR EXCHANGED AND RECOVERIES					
a Profits on securities	\$4,763,882	\$5,123,572	\$327,610	\$6,720,639	\$398,891
b Profits on real estate owned by foreclosure, etc.	2,588	1,299	—	32	1,583
c Profits on other assets	30,324	18,141	21,194	24,173	9,273
d Recoveries on loans	125,151	202,985	360,815	277,625	275,973
e Recoveries on securities	449,351	175,251	1,396,113	177,000	452,268
f All other recoveries	2,008,618	1,293,783	1,796,789	1,204,814	655,053
g Total profits and recoveries	\$7,379,914	\$6,815,031	\$3,902,521	\$8,404,283	\$1,793,041
7 SUBTOTAL (5 plus 6g)	\$26,504,532	\$27,965,687	\$26,345,832	\$22,855,735	\$20,118,979
8 LOSSES AND CHARGE-OFFS					
a On loans	\$2,471,691	\$2,735,528	\$2,052,595	\$2,169,713	\$2,159,613
b On securities	943,145	4,259,913	9,937,577	2,310,031	4,194,943
c On real estate owned by foreclosure, etc.	4,428	24,220	1,626	1,030	8,039
d All other losses and charge-offs	2,477,280	2,272,172	1,945,459	2,582,289	1,109,072
e Total losses and charge-offs	\$5,896,544	\$9,291,833	\$13,937,257	\$7,063,063	\$7,471,667
9 NET PROFITS BEFORE DIVIDENDS (7 less 8e)	\$20,607,988	\$18,673,854	\$12,408,575	\$15,792,672	\$12,647,312
10 CASH DIVIDENDS DECLARED	9,436,968	8,734,566	7,876,619	7,800,068	7,203,769
11 NET PROFITS AFTER DIVIDENDS (9 less 10)	\$11,171,020	\$9,939,288	\$4,531,956	\$7,992,604	\$5,443,543
12 OTHER ADDITIONS TO CAPITAL ACCOUNT					
a Preferred capital sold (par value)	—	—	—	—	—
b Common capital sold (par value)	\$1,400,387	\$1,795,950	\$1,571,100	\$1,805,000	\$2,025,000
c Premiums on new capital sold	1,864,534	2,499,320	1,837,986	2,558,163	1,500,500
d Contributions to capital	12,332,405	4,000	—	—	961,875
e Total other additions to capital account	\$15,597,326	\$4,299,270	\$3,409,086	\$4,363,163	\$4,487,375
13 SUBTOTAL (11 plus 12e)	\$26,768,346	\$14,238,558	\$7,941,042	\$12,355,767	\$9,930,918
14 OTHER DEDUCTIONS FROM CAPITAL ACCOUNT					
a Preferred capital retired (par value)	—	—	—	\$600,000	\$240,000
b Common capital retired (par value)	\$600,000	\$2,400,000	\$3,550,000	—	1,250,000
c Premiums on capital retired	1,430,362	4,354,975	7,562,100	3,925,438	2,642,453
d Total other deductions from capital	\$2,030,362	\$6,754,975	\$11,112,100	\$4,525,438	\$4,132,453
15 NET CHANGE IN TOTAL CAPITAL ACCOUNT (13 less 14d)	\$24,737,984	\$7,483,583	\$3,171,058 ²	\$7,830,329	\$5,798,465
16 TOTAL CAPITAL ACCOUNT AT BEGINNING OF YEAR ¹	178,725,270	171,241,687	174,412,745	166,582,416	160,783,951
17 TOTAL CAPITAL ACCOUNT AT END OF YEAR ¹	\$203,463,254	\$178,725,270	\$171,241,687	\$174,412,745	\$166,582,416

¹ Includes Trust Department earnings not carried in the Undivided Profits account but does not include valuation reserves carried in Capital Reserves, on Statements 1 and 3.

² Decrease.

STATEMENT

COMPARATIVE STATEMENT OF EARNINGS, EXPENSES, PROFITS AND LOSSES
TRUST COMPANIES FOR THE CALENDAR

[Amounts shown in thousands.]

YEAR	Number of Companies	Gross Current Operating Earnings	Interest on Time Deposits	Dividends on Savings Deposits	Other Current Operating Expenses	Net Current Operating Earnings After Taxes	Profits	Recoveries	LOSSES AND
									Loans
1952	58	\$50,585	\$77	\$3,055	\$38,024	\$9,429	\$258	\$1,196	\$1,186
1953	58	55,078	82	3,160	41,553	10,283	501	1,419	679
1954	58	57,754	93	3,143	44,701	9,817	2,693	999	1,011
1955	61	67,920	121	3,138	49,952	14,709	457	1,768	1,782
1956	59	78,714	104	3,835	56,362	18,413	175	1,372	2,249
1957	59	84,521	99	4,359	61,737	18,326	410	1,383	2,160
1958	60	89,232	107	5,221	69,453	14,451	6,745	1,659	2,170
1959	62	93,745	128	5,807	65,367	22,443	349	3,554	2,053
1960	65	104,815	199	6,657	76,808	21,151	5,143	1,672	2,736
1961	66	108,194	443	7,321	81,305	19,125	4,797	2,583	2,472

No. 6

AND CHANGES IN CAPITAL ACCOUNTS OF THE BANKING DEPARTMENTS OF
YEARS 1952 TO 1961, INCLUSIVE

[Amounts shown in thousands.]

CHARGE-OFFS		Net Profits	Other Additions to Capital Accounts	Dividends Declared or Paid	Other Deductions from Capital Accounts	Net Change in Total Capital Accounts	Total Capital Accounts at End of Period ¹	YEAR
Securities	All Other							
\$896	\$1,294	\$7,507	\$1,512	\$4,447	—	\$4,572	\$128,193	1952
1,435	1,258	8,831	975	4,649	—	5,157	133,350	1953
972	1,824	9,702	700	5,048	\$1,047	4,307	137,657	1954
2,653	2,857	9,642	17,498	6,408	—	20,732	158,389	1955
4,091	2,441	11,179	1,707	6,871	3,620	2,395	160,784	1956
4,195	1,117	12,647	4,487	7,204	4,132	5,798	166,582	1957
2,310	2,582	15,793	4,363	7,800	4,526	7,830	174,413	1958
9,937	1,947	12,409	3,409	7,877	11,112	3,171 ²	171,242	1959
4,260	2,296	18,674	4,299	8,734	6,755	7,484	178,725	1960
943	2,482	20,608	15,597	9,437	2,030	24,738	203,463	1961

¹ Does not include Valuation Reserves carried in Capital Reserves on Statements 1 and 3. Includes Trust Department earnings not carried in Undivided Profits on Statements 1 and 3.

² Decrease.

STATEMENT No. 7
NUMBER OF DEPOSIT ACCOUNTS IN TRUST COMPANIES

Date	Commercial Depositors	Savings Depositors	Total
December 31, 1952	393,248	432,320	825,568
December 31, 1953	412,692	428,502	841,194
December 31, 1954	422,763	409,978	832,741
December 31, 1955	447,351	407,267	854,618
December 31, 1956	447,026	380,888	827,914
December 31, 1957	472,914	394,468	867,382
December 31, 1958	496,695	416,896	913,591
December 31, 1959	476,171	424,868	901,039
December 31, 1960	485,152	433,113	918,263
December 31, 1961	510,791	443,932	954,723

STATEMENT No. 8

DIVIDENDS, DEPOSITS AND WITHDRAWALS, JANUARY 1, 1961 TO DECEMBER 31,
1961, INCLUSIVE, OF SAVINGS DEPOSITS OF TRUST COMPANIES
(CLUB DEPOSITS EXCLUDED)

Deposits during year (1,427,753)	\$143,841,149 02
Dividends paid during year	7,175,833 29
	<u>\$151,016,982 31</u>
Deposits added to system:	
Merger of Rockland-Atlas National Bank with State Street Bank and Trust Company, Boston (9,727 accounts)	\$6,727,572 84
Merger of Gloucester Safe Deposit & Trust Company with Cape Ann National Bank (3,812 accounts)	2,776,996 12
	<u>9,504,568 96</u>
	<u>\$160,521,551 27</u>
Withdrawals during year (750,375)	139,277,327 85
	<u>\$21,244,223 42</u>
Deposits withdrawn from system:	
Merger of Norwood Bank & Trust Company with South Shore National Bank, Quincy (3,692 accounts)	\$2,874,689 06
Merger of Gardner Trust Company with Worcester County National Bank, Worcester (5,015 accounts)	3,513,917 97
	<u>6,388,607 03</u>
Increase	<u>\$14,855,616 39</u>
Total deposits December 31, 1960 (number of accounts 433,113; average of each \$619.59)	\$268,356,505 58
Total deposits December 31, 1961 (number of accounts 443,932; average of each \$637.96)	\$283,212,121 97

STATEMENT No. 9

DIVIDENDS PAID ON SAVINGS DEPOSITS OF TRUST COMPANIES, YEAR ENDING
DECEMBER 31

RATE OF DIVIDEND (Per Cent)	NUMBER OF BANKS PAYING AT EACH RATE									
	1961	1960	1959	1958	1957	1956	1955	1954	1953	1952
1.00 or less	5	7	7	3	—	12	28	27	26	30
1.01 to 1.25	—	—	—	—	—	—	—	—	—	—
1.26 to 1.50	—	—	—	—	5	15	3	3	5	8
1.51 to 1.75	—	—	—	—	1	1	—	1	—	3
1.76 to 2.00	3	5	13	25	26	13	19	17	17	8
2.01 to 2.25	2	3	8	2	1	6	—	—	1	1
2.26 to 2.50	4	11	7	13	15	6	4	4	3	2
2.51 to 2.75	2	4	5	2	2	—	—	—	—	—
2.76 to 3.00	47	32	17	10	4	—	—	—	—	—
Average Div. Rate	63 2.82	62 2.72	57 2.49	55 2.29	54 2.21	53 1.71	54 1.48	52 1.46	52 1.48	52 1.33

STATEMENT No. 10

AVERAGE RATE OF INTEREST ON INVESTMENT OF SAVINGS FUNDS
IN REAL ESTATE LOANS AND INVESTMENT OF GUARANTY FUND OF TRUST COMPANIES
FOR THE YEAR ENDING DECEMBER 31, 1961

Loans on Real Estate	Investment of Guaranty Fund	Average Rate Loans and Investments
5.20	3.31	4.23

STATEMENT

ASSETS AND LIABILITIES OF CORPORATIONS DOING BUSINESS
DECEMBER 31,

	ASSETS	Cash and Cash Items	Deposits in Banks	Bonds and Stocks
1	Chelsea Morris Plan Bank and Banking Company	\$15,742 12	\$274,389 76	—
2	North Shore Bank and Banking Company (Lynn)	71,025 51	356,055 87	\$100,149 49
3	The New Bedford Morris Plan Company	36,326 19	112,678 96	828,759 85
4	Industrial City Bank and Banking Company (Worcester)	583,714 63	296,186 22	1,506,102 55
	Totals	\$706,808 45	\$1,039,310 81	\$2,435,011 89

	LIABILITIES	Deposits Subject to Check	Other Deposits	Investment Certificates	Deposits on Installment Certificates Hypothecated	Bills Payable
1	Chelsea Morris Plan Bank and Banking Company	—	—	\$780,407 43	\$292,902 94	—
2	North Shore Bank and Banking Company (Lynn)	\$1,129,765 56	\$58,056 04	807,883 27	1,055,248 18	—
3	The New Bedford Morris Plan Company	—	—	2,044,995 66	499,259 77	—
4	Industrial City Bank and Banking Company (Worcester)	3,069,045 07	283,155 22	3,050,106 92	—	—
	Totals	\$4,198,810 63	\$341,211 26	\$6,683,393 28	\$1,847,410 89	—

No. 11

UNDER THE PROVISIONS OF GENERAL LAWS, CHAPTER 172A
1961

Loans	Overdrafts	Banking House, Vaults, Furniture & Fixtures	Prepaid Expense	Interest Earned but Uncollected	Other Assets	
\$987,628 37	—	\$5,658 77	—	—	\$3,330 40	1
3,681,095 55	\$68 81	50,761 87	\$1,468 84	\$517 18	—	2
2,298,061 30	—	49,365 86	—	—	1,679 40	3
5,015,162 78	990 37	152,000 37	13,867 23	8,315 23	2,333 54	4
\$11,981,948 00	\$1,059 18	\$257,786 87	\$15,336 07	\$8,832 41	\$7,343 34	

Income Collected Not Earned	Accrued for Taxes, Interest, Expenses, etc.	Other Liabilities	Common Capital	Surplus and Undivided Earnings	Other Capital Reserves ¹	
\$39,422 46	\$15,239 97	—	\$50,000 00	\$100,404 59	\$8,372 03	1
211,296 95	138,631 80	—	100,000 00	709,824 81	50,436 51	2
77,716 14	56,383 41	\$5,414 54	100,000 00	139,280 83	403,821 21	3
398,378 66	44,399 19	66,415 69	198,000 00	448,014 46	21,157 71	4
\$726,814 21	\$254,654 37	\$71,830 23	\$448,000 00	\$1,397,524 69	\$483,787 46	

¹Includes valuation reserves \$343,718.07

STATEMENT No. 12

ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS, AND CHANGES IN TOTAL CAPITAL
 ACCOUNTS OF CORPORATIONS DOING BUSINESS UNDER THE PROVISIONS OF
 GENERAL LAWS, CHAPTER 172A

[Cents omitted]	1961	1960	1959	1958	1957
1 CURRENT OPERATING EARNINGS					
a Interest and discount on loans	\$887,431	\$819,422	\$739,979	\$673,809	\$896,486
b Interest on U.S. Government obligations	61,646	55,619	57,075	36,469	52,602
c Interest and dividends on other securities	7,789	8,316	9,160	6,223	7,613
d Service and investigation charges	363,918	255,746	232,168	184,335	198,831
e Fines	37,895	33,381	27,227	21,551	24,509
f Life insurance commissions	20,161	26,595	22,783	22,047	23,910
g Bank building income	1,305	1,200	1,200	1,200	2,574
h Income from other real estate owned	—	—	—	—	—
i Other current operating earnings	25,040	15,720	16,679	14,393	12,163
j Gross current operating earnings	\$1,405,185	\$1,215,999	\$1,106,271	\$960,027	\$1,218,688
2 CURRENT OPERATING EXPENSES					
a Salaries, wages, directors' fees, etc.	\$377,420	\$339,522	\$316,695	\$298,730	\$391,722
b Taxes, other than income and real estate	15,635	12,762	9,659	7,954	10,909
c Expenses of occupancy and maintenance of banking quarters	107,752	111,803	124,925	\$1,643	97,689
d Expenses allocable to other real estate owned	—	—	—	—	—
e Interest on certificate funds	186,236	171,177	157,785	142,036	163,001
f Interest and discount on borrowing	1,597	770	2,264	—	4,268
g Other current operating expenses	277,359	225,702	183,540	198,754	247,643
h Total current operating expenses	\$965,999	\$861,736	\$794,868	\$729,117	\$915,232
3 NET CURRENT OPERATING EARNINGS BEFORE INCOME TAXES (1f less 2h)	\$439,186	\$354,263	\$311,403	\$230,910	\$303,456
4 LESS: TAXES ON NET INCOME					
a Federal	\$153,637	\$122,264	\$97,910	\$70,795	\$117,346
b State	29,086	22,327	21,578	14,678	21,520
c Total income taxes	\$182,723	\$144,591	\$119,488	\$85,473	\$138,866
5 NET CURRENT OPERATING EARNINGS AFTER INCOME TAXES (3 less 4c)	\$256,463	\$209,672	\$191,915	\$145,437	\$164,590
6 PROFITS ON ASSETS SOLD AND RECOVERIES					
a Profits on sale of securities	\$18,265	\$5,618	—	\$18,228	\$6,533
b Profits on other assets sold	—	—	\$55	—	53,650
c Recoveries on loans	34,953	41,635	41,878	28,926	25,543
d Recoveries on securities	—	—	—	—	—
e All other recoveries	36	404	6,679	6,349	21,483
f Total profits and recoveries	\$53,254	\$47,657	\$48,612	\$53,503	\$107,209
7 SUBTOTAL (5 and 6f)	\$309,717	\$257,329	\$240,527	\$198,940	\$271,799
8 LOSSES AND CHARGE-OFFS					
a On loans	\$86,670	\$69,669	\$75,140	\$58,977	\$39,593
b On securities	—	—	10,622	—	7,251
c All other losses and charge-offs	6,264	20,149	27,498	20,457	8,386
d Total losses and charge-offs	\$92,934	\$89,818	\$113,260	\$79,434	\$55,230
9 NET PROFITS BEFORE DIVIDENDS (7 less 8d)	\$216,783	\$167,511	\$127,267	\$119,506	\$216,569
10 DIVIDENDS DECLARED					
a On Preferred Stock	—	—	—	—	—
b On Common Stock	\$44,155	\$37,674	\$34,395	\$32,432	\$54,848
c Total dividends paid	\$44,155	\$37,674	\$34,395	\$32,432	\$54,848
11 NET PROFITS AFTER DIVIDENDS (9 less 10c)	\$172,628	\$129,837	\$92,872	\$87,074	\$161,721
12 OTHER ADDITIONS TO CAPITAL ACCOUNT					
a Preferred capital sold (par value)	—	—	—	—	—
b Common capital sold (par value)	\$33,000	—	\$8,335	—	—
c Premiums on new capital sold	85,922	—	13,275	—	—
d Contributions to capital	—	—	—	—	—
e Total other additions to capital account	\$118,922	—	\$21,610	—	—
13 SUBTOTAL (11 and 12e)	\$291,550	\$129,837	\$114,482	\$87,074	\$161,721
14 OTHER DEDUCTIONS FROM CAPITAL ACCOUNT					
a Preferred capital retired (par value)	—	—	—	—	—
b Common capital retired (par value)	—	—	—	—	\$450,000
c Premiums on capital retired	—	—	—	—	652,079
d Total other deductions from capital account	—	—	—	—	\$1,102,079
15 NET CHANGE IN TOTAL CAPITAL ACCOUNT (13 less 14d)	\$291,550	\$129,837	\$114,482	\$87,074	² \$940,358
16 TOTAL CAPITAL ACCOUNT AT BEGINNING OF YEAR¹	1,694,044	1,564,207	1,449,725	1,362,651	2,303,009
17 TOTAL CAPITAL ACCOUNT AT END OF YEAR¹	\$1,985,594	\$1,694,044	\$1,564,207	\$1,449,725	\$1,362,651

¹ Does not include valuation reserves carried in Capital Reserves on Statement 11.² Decrease.

STATEMENT No. 13

AMOUNTS OF MONEY FORWARDED TO VARIOUS FOREIGN COUNTRIES DURING LAST
FIVE YEARLY PERIODS BY PERSONS AND CORPORATIONS ENGAGED IN BUSINESS UNDER
THE PROVISIONS OF GENERAL LAWS, CHAPTER 169

Country	1961	1960	1959	1958	1957
Portugal and Azores	\$225,803	\$244,390	\$249,901	\$226,867	\$191,284
Great Britain	4,937	6,988	6,153	5,482	4,708
Italy	896,419	727,610	785,212	846,442	883,471
Brazil	15,903	13,812	13,740	13,341	95,547
India	—	3,760	10,435	8,900	—
All other countries	13,961	21,030	19,466	16,424	10,452
	\$1,157,023	\$1,017,590	\$1,084,907	\$1,117,456	\$1,135,532

STATEMENT No. 14

TABLE SHOWING AMOUNTS TRANSMITTED ABROAD DURING YEAR ENDING DECEMBER 31, 1961 BY THOSE AUTHORIZED UNDER
CHAPTER 169 OF THE GENERAL LAWS

Name	Location	Nature of Organization	Date Licensed	Transmitted Abroad	Bond Held by Treasurer and Receiver-General Securing Deposits of Money for Transmission
Ettore Caiola	290 Hanover Street, Boston	Individual	Nov. 3, 1944	\$860,203	\$20,000
Thos. Cook & Son, Inc.	407 Boylston Street, Boston	Corporation	Jan. 19, 1933	16,428	15,000
Eugenia Cordaro	225 Hanover Street, Boston	Individual	Dec. 11, 1950	37,935	15,000
D/B/A T.T. Agency	706 Eastern Ave., Fall River	Individual	June 11, 1953	97,673	15,000
Edmund and Yvonne M. Farinha	434 Bay Street, Fall River	Corporation	March 2, 1946	81,848	15,000
John G. Lage Corporation	101 Rivet Street, New Bedford	Corporation	July 19, 1911	62,936	15,000
Guilherme M. Luiz & Co., Inc.					

MASSACHUSETTS HOSPITAL LIFE INSURANCE COMPANY

50 State Street, Boston

Incorporated February 24, 1818

Lawrence A. Sykes, *President*
George C. Cutler, *Vice President and Secretary*
Charles V. Briggs, Jr., *Assistant Treasurer*

Paul T. Litchfield, *Vice President*
Richard Claybourne, *Treasurer*
Richard A. Lutus, *Assistant Treasurer*

Board of Directors: David Ames, J. B. Ames, G. L. Batchelder, Jr., E. D. Brooks, R. H. Gardiner,
G. P. Gardner, H. R. Guild, P. T. Litchfield, A. P. Loring, John Lowell, L. A. Sykes,
S. H. Wolcott, H. A. Wood, Jr.

STATEMENT OF CONDITION, DECEMBER 31, 1961

Assets		Liabilities	
Cash on hand and in banks	\$ 76,370 13	Accrued expense payable	\$ 44,576 00
U. S. Government securities	514,685 58	Federal taxes, etc., withheld	47,500 00
Other bonds	166,691 85	Reserve for repairs	—
Stocks	1,158,694 22	Reserve for life annuities	314,040 69
Loans on real estate	38,200 00	Capital	—
Leasehold improvements and office equipment (less depreciation)	31,005 16	stock	\$100,000 00
Investment in subsidiary	101 05	Capital surplus	91,758 14
Accrued income receivable	9,471 26	Earned surplus	1,422,649 92
Other assets	19,404 86	Surplus reserves	—
			\$1,614,408 06
		Less 301 shs. capital stock held in treasury (at cost)	5,900 64
			1,608,507 42
	<u>\$2,014,624 11</u>		<u>\$2,014,624 11</u>

MASSACHUSETTS LIFE FUND

(MASSACHUSETTS HOSPITAL LIFE INSURANCE COMPANY, TRUSTEE)

STATEMENT OF CONDITION, DECEMBER 31, 1961

Assets		Liabilities	
Cash in banks	\$ 826,879 56	Purchase of investment securities	\$ 200,887 24
U. S. Government securities	4,146,575 00	Accrued expense payable	8,428 67
Other bonds	14,822,191 11	Undistributed net income	94,632 88
Foreign bonds	1,280,677 50	Capital — 3,433,428 units	61,035,006 67
Stocks	39,624,589 56	Capital gain surplus	65,289 55
Receivable for shares sold	240,143 30		
Accrued income receivable	463,188 98		
	<u>\$61,404,245 01</u>		<u>\$61,404,245 01</u>

HOSPITAL LIFE TRUST

(MASSACHUSETTS HOSPITAL LIFE INSURANCE COMPANY, TRUSTEE)

STATEMENT OF CONDITION, DECEMBER 31, 1961

Assets		Liabilities	
Cash in bank	\$ 62,438 87	Accrued expense payable	\$ 2,144 94
U. S. Government securities	189,950 00	Income payable January 1, 1962	63,734 69
Other bonds	222,497 45	Taxes payable	10,380 00
Stocks	894,943 35	Deposits by unit holders	5,754 81
Accrued income receivable	5,949 93	Undistributed net income	1,826 04
		Capital — Deposits	—
		(11,095 units)	\$789,799 49
		Capital — Gain Surplus	502,139 63
	<u>\$1,375,779 60</u>		1,291,939 12
			<u>\$1,375,779 60</u>

MASSACHUSETTS HOSPITAL LIFE INSURANCE COMPANY, TRUSTEE

(MISCELLANEOUS ACCOUNTS)

BALANCE SHEET AS SHOWN BY ITS BOOKS DECEMBER 31, 1961

Assets		Liabilities	
Cash in banks	\$ 900,566 83	As trustee: Principal	
U. S. Government securities	26,861 56	Invested	\$7,414,877 43
Other bonds	93,491 25	Uninvested	564,924 64
Stocks	6,589,859 02		\$7,979,802 07
Insurance and annuity contracts	193,302 06	As trustee: Income	
Investment in Massachusetts Life Fund	487,483 67	Uninvested	292,683 82
		Taxes payable	21,078 50
	<u>\$8,293,564 39</u>		<u>\$8,293,564 39</u>

BROWN BROTHERS HARRIMAN & CO.

10 Post Office Square, Boston

Organized January 2, 1931

(Founded in 1818 as Brown Brothers & Co.)

Partners: D. G. Ackerman, M. D. Brown, P. S. Bush, Louis Curtis, *Gerry Brothers & Co., E. T. Gerry, E. R. Harriman, *W. A. Harriman, Frank W. Hoch, S. Y. Hord, R. L. Ireland, III, F. H. Kingsbury, Jr., R. A. Lovett, J. B. Madden, Thomas McCance, Lester J. Newquist, L. P. Shipley, J. C. West, Knight Woolley.

STATEMENT OF CONDITION, DECEMBER 31, 1961

Assets		Liabilities	
Cash on hand and due from banks	\$ 73,652,760 16	Deposits — Demand	\$261,944,992 92
United States Government securities	59,915,281 10	Acceptances — Less amount in portfolio	24,114,828 03
State, municipal and other public securities	55,499,007 17	Accrued interest, expenses, etc.	961,428 38
Other marketable securities	4,217,848 80	Capital	\$ 4,000,000 00
Loans and discounts	87,070,787 49	Surplus	14,965,283 54
Customers' liability on acceptances	22,172,326 28		
Other assets	3,458,521 87		
	<u>\$305,986,532 87</u>		<u>\$305,986,532 87</u>

*Limited Partner.

BAYSTATE CORPORATION**77 Franklin Street, Boston**

Incorporated October 9, 1944

Officers: Philip Eiseman, *President*; Richard Wengren, *Vice President*; R. F. Heislein, *Treasurer*;
 G. A. Hibbard, *Assistant Vice President*; J. T. Noonan, *Secretary and Clerk*;
 Eleanor D. Sullivan, *Financial Secretary*; E. F. Cornwell, *Assistant Treasurer*;
 W. F. Forbes, *Assistant Treasurer*.

Directors: F. D. Campbell, C. E. Cotting, F. C. Dumaine, Jr., Philip Eiseman, R. G. Emerson,
 Richmond Lewis, John A. Lunn, J. T. Noonan, P. L. Reed, P. H. Theopold,
 Richard Wengren.

STATEMENT OF CONDITION, DECEMBER 31, 1961

		Assets	
Cash and due from banks			\$ 344,900 96
Investments (at book value):			
Member banks		\$26,726,655 23	
United States Government obligations		341,643 75	
Other bonds		32,181 91	
			27,100,480 89
Other assets			32,893 93
			<u><u>\$27,478,275 78</u></u>
		Liabilities	
Dividends payable			\$ 305,048 00
Accrued for taxes, interest, expenses, etc.			135,525 28
Deferred income			24,069 24
Capital:			
Common stock		\$ 6,178,800 00	
Capital surplus		17,883,037 00	
Undivided profits		3,090,286 26	
			\$27,152,123 26
Less cost of shares of Capital Stock held in Treasury		888,490 00	
			26,263,633 26
Reserve for Contingencies			750,000 00
			<u><u>\$27,478,275 78</u></u>

INVESTMENT IN SHARES OF CAPITAL STOCKS OF MEMBER BANKS

Bank	Par Value	Shares Outstanding	Shares Owned	Book Value Shares Owned
Beverly Trust Company	\$10	30,000	26,490	\$ 848,619
The First National Bank of Mansfield	10	15,000	10,067	346,884
Harvard Trust Company	10	220,000	119,992	5,432,058
Manufacturers National Bank of North Attleborough	10	20,000	17,800	633,817
Middlesex County National Bank	10	200,000	110,089	4,506,113
Newton-Waltham Bank & Trust Company	10	200,000	108,665	3,455,976
Norfolk County Trust Company	10	250,000	132,547	4,273,672
The Union Market National Bank of Watertown	10	100,000	63,440	1,675,250
Valley Bank & Trust Company of Springfield	10	292,500	156,050	5,084,033
Winchester Trust Company	10	20,000	11,190	468,233
				<u><u>\$26,726,655</u></u>

SHAWMUT ASSOCIATION**40 Water Street, Boston****Organized May 21, 1928**Horace Schermerhorn, *Chairman of the Board*Lawrence H. Martin, *President*Leslie J. Scott, *Vice President*Arthur B. Tyler, *Vice President and Counsel*William B. Wadland, *Treasurer and Secretary*Gordon F. Urann, *Assistant Treasurer and Assistant Secretary**Trustees: John K. Benson, A. W. Deibert, L. H. Martin, Horace Schermerhorn,**L. P. Stack, B. A. Trustman, John Wallace***STATEMENT OF CONDITION, DECEMBER 31, 1961**

Assets	
Cash and due from banks	\$ 135,650 00
Investments (at book value):	
Member banks	9,985,627 00
United States Government obligations	1,058,776 00
Stocks (other than member banks)	8,444,509 00
Accrued interest receivable	10,204 00
Other assets	180,036 00
	<u><u>\$19,814,802 00</u></u>
Liabilities	
Accounts payable	\$ 33,636 00
Accrued for taxes, interest, expenses, etc.	42,794 00
Other liabilities	2,193,400 00
Capital:	
Common stock	5,000,000 00
Capital in excess of value stated for common shares	3,233,728 00
Earned surplus	2,735,233 00
Unrealized appreciation of investments (\$8,769,411.00) less provision for federal income taxes thereon	6,576,011 00
	<u><u>\$19,814,802 00</u></u>

INVESTMENT IN SHARES OF CAPITAL STOCKS OF MEMBER BANKS

Name of Bank	Par Value	Number of Shares Outstanding	Number of Shares Owned	Book Value of Shares Owned
National Bank of Plymouth County	\$10	75,000	59,182	\$1,680,177
County Bank & Trust Co.	10	30,000	20,241	876,233
Everett National Bank	10	45,000	30,000	777,300
Lexington Trust Co.	10	25,000	20,080	764,044
Melrose Trust Co.	10	24,000	16,956	645,006
Needham National Bank	10	15,000	8,300	406,451
Newton National Bank	10	50,000	33,458	988,684
Merchants-Warren National Bank	10	60,000	40,100	1,223,852
Somerville National Bank	10	50,000	38,120	1,288,837
Wakefield Trust Co.	10	20,000	14,810	571,074
Waltham Citizens National Bank	10	15,000	10,490	426,896
Winchester National Bank	10	20,000	13,360	337,073
				<u><u>\$9,985,627</u></u>

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Massachusetts. Bank Commissioner.	
Annual report.	

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